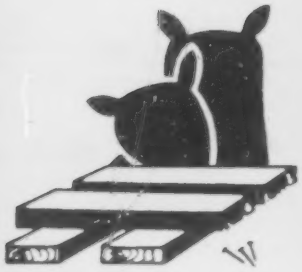
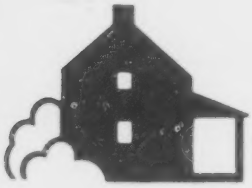
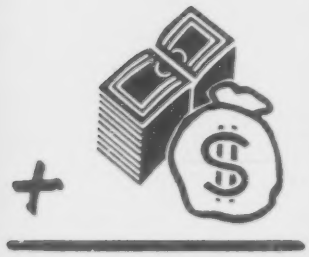
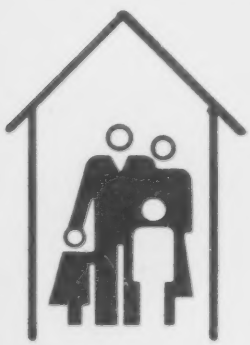
A7545-1F 3/88









Production Activities of State Housing Finance Agencies 1985 and Cumulative

Compiled by:
The Council of State Housing Agencies
444 North Capitol Street N.W. Suite 118
Washington, D.C. 20001
(202) 624-7710

Production Activities of State Housing Finance Agencies 1985 and Cumulative

STATE HOUSING FINANCE AGENCIES

Alabama Housing Finance Authority
Alaska Housing Finance Corporation
Arizona Department of Commerce
Arkansas Development Finance Authority
California Housing Finance Agency
Colorado Housing Finance Authority
Connecticut Housing Finance Authority
Delaware State Housing Authority
District of Columbia Housing Finance Agency
Florida Housing Finance Agency
Georgia Residential Finance Authority
Hawaii Housing Authority
Idaho Housing Agency
Illinois Housing Development Authority
Indiana Housing Finance Authority
Iowa Finance Authority
Kansas Housing Development Corporation
Kentucky Housing Corporation
Louisiana Housing Finance Agency
Maine State Housing Authority
Maryland Community Development Administration
Massachusetts Housing Finance Agency
Michigan State Housing Development Authority
Minnesota Housing Finance Agency
Mississippi Housing Finance Corporation
Missouri Housing Development Commission
Montana Board of Housing
Nebraska Investment Finance Authority
Nevada Housing Division
New Hampshire Housing Finance Authority
New Jersey Housing and Mortgage Finance Agency
New Mexico Mortgage Finance Authority
New York City Housing Development Corporation
New York State Division of Housing and Community Renewal
New York State Housing Finance Agency
New York State Mortgage Loan Enforcement and Administration Corporation
State of New York Mortgage Agency
North Carolina Housing Finance Agency
North Dakota Housing Finance Agency
Ohio Housing Finance Agency
Oklahoma Housing Finance Agency
Oregon Housing Division
Pennsylvania Housing Finance Agency
Puerto Rico Housing Bank and Finance Agency
Puerto Rico Housing Finance Corporation
Rhode Island Housing and Mortgage Finance Corporation
South Carolina State Housing Authority
South Dakota Housing Development Authority
Tennessee Housing Development Agency
Texas Housing Agency
Utah Housing Finance Agency
Vermont Housing Finance Agency
Virgin Islands Housing Finance Authority
Virginia Housing Development Authority
Washington State Housing Finance Commission
West Virginia Housing Development Fund
Wisconsin Housing and Economic Development Authority
Wyoming Community Development Authority

Council of State Housing Agencies
1985 Survey of State Housing Finance Agencies

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Council of State Housing Agencies
Report on Its
1985 Survey of Production Activities of State Housing Finance Agencies

Introduction

CSHA is pleased to provide our members and affiliates with this report of our 1985 Survey of State Housing Finance Agencies. This report provides detailed information on aggregate and individual HFA activity and information is presented on a cumulative basis, as well as for calendar year 1985.

All of CSHA's fifty-seven member agencies responded with at least some of the information requested. The survey consisted of 12 pages of questions covering the following topics:

- Overall Bond Activity
- Homeownership Programs
- Rental Programs
- Federal Program Interface
- Targeting Mechanisms
- Home Improvement Programs
- Mortgage Credit Certificate Program
- Rental Program Administration

You will find a "1985 Survey Highlights" section that provides an overview of homeownership and rental program activity for 1985. This section provides a "snapshot" perspective of 1985 HFA activity on a nationwide basis.

Also included is an appendix consisting of 20 tables capsulating various HFA activities state-by-state, allowing for interesting comparisons at a glance.

Finally, we would like to thank our members for their hard work and cooperation in completing the 1985 CSHA Survey. The success of this publication is due largely to their efforts.

1985 SURVEY HIGHLIGHTS

State Housing Finance Agency Activity
1985 SURVEY HIGHLIGHTS

HOMEOWNERSHIP PROGRAMS

MORTGAGE REVENUE BOND ACTIVITY

Cumulative Bond Volume (including Vet Bonds) thru 1985 (millions) $48,332.5

1985 Bonds Issued . . . . . .

Type of Bond	Bond volume (millions)	Agency Contribution (millions)
MRBs	$9,186.5	$ 59.7
Vet Bonds	150.0	21.2
G. O. Bonds	0.0	0.0
Taxable Bonds	446.0	82.0
Total	$9,777.5	$162.9

MORTGAGE LOANS FINANCED (including Vet Bonds)

1985 Home Mortgage Loan Volume (millions) . . . . . $ 6,205.8

Number of Loans* . . . . . .

	Total Loans	-------By Type of Construction------- New	Existing/Rehab	Home Imprs
Thru 1985 . . .	889,866	232,648	459,013	82,559
1985 Only . . .	124,614	32,362	68,368	2,796

1985 FEDERAL PROGRAM INVOLVEMENT

Program	Percent of Agencies	Number of Loans	Percent Total Loans
FHA 203(b)	39.6%	10,761	9.0%
FHA Title I	3.8%	1,444	1.7%
FHA Other	1.9%	2	
VA Guarantees	34.0%	3,804	3.1%
FmHA	1.7%	150	0.1%
CDBG	11.3%	766	0.2%
UDAG	1.9%	180	0.2%
Other	5.7%	1,498	1.3%

1985 HOME PURCHASE INFORMATION

Average Purchase Price $54,343
Average Annual Borrower Income $26,713
Average Downpayment 8.0%

Buyer Income Distribution* . . . . .

Annual Gross Income	Number of Homebuyers	Percent of Total
Less than $10,000	1,815	1.6%
$10,000 to $19,999	22,251	19.1%
$20,000 to $29,999	53,376	45.7%
$30,000 to $39,999	24,502	21.0%
$40,000 to $49,999	5,403	4.6%
$50,000 to $74,999	3,105	2.7%
$75,000 or More	469	0.4%

*Based on available information.

State Housing Finance Agency Activity
1985 SURVEY HIGHLIGHTS

HOMEOWNERSHIP PROGRAMS (con't)

1985 HOME PURCHASE INFORMATION

Acquisition Cost Distribution*. . . . . .

Home Acquisition Cost	Number of Loans	Percent of Total
Less than $20,000	1,674	1.4
$ 20,000 to $ 39,999	23,341	19.9
$ 40,000 to $ 59,999	41,781	35.7
$ 60,000 to $ 79,999	24,429	20.8
$ 80,000 to $ 99,999	6,508	5.6
$100,000 to $119,999	1,918	1.6
$120,000 to $149,999	871	0.7
$150,000 to $199,999	336	0.3
$200,000 or More	129	0.1

1985 PROGRAM TARGETING

Percent of States with Income Eligibility Requirements 86.0%

Section 103A (Internal Revenue Code) Targeted Areas Information

Average Percent State Population in Targeted Areas 20.6%

Average Percent Loan Activity in Targeted Areas 19.7%

MORTGAGE CREDIT CERTIFICATE (MCC) PROGRAM

Number of States Converting MRB Authority to MCCs
1984, 1985 26

Total MRB Authority Converted (millions) . . . 1984 . . . . . $1,216.2
1985 . . . . . $1,907.7

Number of States Intending to Issue MCCs In 1986 12

RENTAL HOUSING PROGRAMS

BOND ACTIVITY

Cumulative Bond Volume thru 1985 (millions) $25,008.4

1985 Bonds Issued . . . . . .

Type of Bond	Bond Volume (millions)	Agency Contribution (millions)
IDBs	$5,568.9	$8.4
Section 11(b)	$ 1.9	$0.
G.O. Bonds	$ 81.4	$0
Taxable Bonds	$ 0.0	$0
Total	$5,652.2	$8.4

*Based upon available information.

State Housing Finance Agency Activity
1985 SURVEY HIGHLIGHTS

RENTAL HOUSING PROGRAMS

UNITS FINANCED BY TYPE OF CONSTRUCTION

	Total Units	-----By Type of Construction----- New/Sub Rehab	Mod Rehab
Cumulative thru 1985 . .	636,715	621,029	15,686
1985 Only	88,407	79,476	8,931

PROJECTS AND UNITS FINANCED BY TYPE OF PROGRAM

Type of Program	Number of Projects	Number of Units
Federally-assisted		
Section 8	3,159	243,369
Section 236	488	117,627
Other	276	23,948
State-assisted	333	79,560
Unassisted		
80/20s	848	132,743
Other	313	48,890

Units Financed under Section 8 (Information not requested in 1985)

	--Units FY 1984--			Cumulative thru FY 1984		
	New Constr	Sub Rehab	Mod Rehab	New Constr	Sub Rehab	Mod Rehab
Elderly	2,678	1,975	198	122,596	21,066	326
Family	2,235	1,666	699	83,942	18,156	1,479
(Disabled*)	(106)	(32)	(0)	(4,432)	(1,112)	(4)

*Disabled included above

USE OF MORTGAGE INSURANCE

Insured Projects	Number of Projects	Insured by FHA	Insured by PMIs
1984 . . .	197	62	34
1985 . . .	435	114	82

1985 PROGRAM TARGETING FOR 80/20 PROJECTS

Number of States with State Mandated Income Limits 29

Percent of Units at Rent up to Households with Family Income below 80% of Area Median . 35.2%

CUMULATIVE MRB AND IDB BOND VOLUME

Cumulative State
Housing Finance Agency Activity
Total MRB and IDB Bond Volume

State Agency	MRB Bond Volume (millions)	IDB Bond Volume (millions)
Alabama	974.3	322.3
Alaska	4,168.8	N/A
Arizona	N/A	N/A
Arkansas	799.6	222.0
California	2,083.0	703.6
Colorado	837.1	525.7
Connecticut	1,978.0	634.0
Delaware	356.3	136.8
Dist. Columbia	100.0	219.6
Florida	1,002.0	1,120.7
Georgia	490.1	10.4
Hawaii	501.0	35.8
Idaho	415.4	68.0
Illinois	792.0	1,184.5
Indiana	814.0	28.3
Iowa	481.2	179.7
Kansas	N/A	N/A
Kentucky	869.7	267.6
Louisiana	575.0	231.4
Maine	504.5	178.0
Maryland	892.0	1,042.0
Massachusetts	963.0	1,832.3
Michigan	906.4	928.0
Minnesota	1,206.1	621.9
Mississippi	827.7	0.0
Missouri	699.3	367.0
Montana	750.1	24.4
Nebraska	930.8	110.5
Nevada	682.0	171.4
New Hampshire	663.1	131.0
New Jersey	1,645.0	1,631.3
New Mexico	1,021.0	111.0
N.Y. City HDC	N/A	2,677.9
N.Y. State HFA	N/A	2,230.9
N.Y. State MLEAC	N/A	1,185.0
State of N.Y. MA	2,062.4	N/A
North Carolina	626.3	266.1
North Dakota	250.3	23.9
Ohio	1,164.0	196.7
Oklahoma	685.0	271.0
Oregon	529.0	196.0
Pennsylvania	848.6	775.0
Puerto Rico HFC	N/A	909.0
Puerto Rico HBFA	1,683.0	N/A
Rhode Island	1,384.8	323.1
South Carolina	712.2	211.2
South Dakota	1,097.0	91.2
Tennessee	1,109.8	51.8
Texas	1,147.0	320.2
Utah	870.3	84.2
Vermont	445.4	72.9
Virgin Islands	22.0	N/A
Virginia	2,071.2	735.7
Washington	453.5	396.4
West Virginia	497.9	511.9
Wisconsin	887.5	422.3
Wyoming	856.8	8.4
Total	48,332.5	25,000.9

N/A = Not Applicable
--- = Info Not Available

STATE HOUSING FINANCE AGENCY PROFILES

ALABAMA HOUSING FINANCE AUTHORITY

Chief Executive: Shelton E. Allred, Chairman
Size of Board of Directors: 14
Size of Staff: 1
Year of Enabling Legislation: 1980

Debt Ceiling 31 Dec 1985 (millions): $200,000
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions):
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
200.0	---					200.0	---

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	774.3	774.3		---	---		17,043
1985	200.0	167.1		---	---		3,218
Total	974.3	941.4		---	---		20,261

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
3.5	120	3.1	97	93.5	2,958

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
---	---	---	---	---	---

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	3,175	167.1

Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	3,175	167.1

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
---	---	---	---	---	---	---	---

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	---

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		100.0		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
	Yes	50.0	

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
242.0								242.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		**Bond Volume**	**Number of Units Financed**		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8			1980-1985	80.3		4,390
Section 236			1985	242.0		---
Other			Total	322.3		---
State-Assisted						
Unassisted						
80/20's	---	---				
Other						
Total	---	---				

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Number Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
---			---		

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

--- = Info Not Available

NOTES:

ALASKA HOUSING FINANCE CORPORATION

Chief Executive: Dr. Ronald D. Lehr, Executive Director
Size of Board of Directors: 5
Size of Staff: 45
Year of Enabling Legislation: 1971
First Bond Issue: Nov. 1981

Debt Ceiling 31 Dec 1985 (millions): $1,500
Debt Outstanding 31 Dec 1985 (millions): $4,590
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
202.4	21.3	150.2	21.2	400.0	82.0	752.4	124.5

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New*	Existing	Home Impr.	Total
Prior to 1980	1,097.5	---		1,405	3,885		5,290
1980 - 1985	2,318.9	3,712.5	32.3	25,081	18,643	924	49,938
1985	752.4	612.7	9.7	3,226	2,898	199	6,323
Total	4,168.8	---	42.0	29,712	25,426	1,123	56,261

*Includes Mobile Homes

1985 - Federal Program Involvement

FHA 203 (b)	FHA Other	Number of Loans VA	CDBG	UDAG	Other
		1,252			

1985 - Loans Purchased with Mortgage Insurance

FHA Percent	FHA Number	VA Percent	VA Number	Private Percent	Private Number
		25.1	1,427	74.9	4,259

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
59,712	39.0	132,724	117,834	19.0	11.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	2,276	258.7
Other Home	3,410	354.0
Qual. Rehab.		
Mobile/Mfd.	438	18.1
Construction		
Home Improv.	199	9.7
Energy Cons		
Other		
Total	6,323	640.4

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
2	20	372	616	794	1,292	325	3,421

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
		19	351	1,010	855	723	334	129	3,421

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
No	Yes	N/A	

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

(AHFA does not have authority to finance rental housing)

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8			1980-1985			
Section 236			1985			
Other			Total			
State-Assisted						
Unassisted						
80/20's						
Other						
Total						

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

NOTES:

ARIZONA DEPARTMENT OF COMMERCE

Note: The Arizona Dept. of Commerce does not issue mortgage revenue bonds or industrial development bonds. It serves as a review board for local issuers.

NOTES:

ARKANSAS DEVELOPMENT FINANCE AUTHORITY

Chief Executive: Wooten Epes, President
Size of Board of Directors: 11
Size of Staff: 33
Year of Enabling Legislation: 1977
First Bond Issue: July 1982

Debt Ceiling 31 Dec 1985 (millions): N/A
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
200.0						200.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	190.0	151.6		2,114	5,135		7,249
1980 - 1985	409.7	331.7	11.3	553	772	1,382	2,707
1985	200.0	95.3	.4	2,276	1,753	13	4,042
Total	799.6	578.6	11.7	4,943	7,660	1,395	13,998

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
30					

985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
21,611	30.0	44,489	40,583	30.0	9.5%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	2,314	95.3
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.	13	0.4
Energy Cons		
Other		
Total	2,327	95.7

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
6	564	1,359	728	110	21	1	2,789

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
		36	1,075	1,305	373				2,789

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	31.3	35.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	92.7	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
37.6								37.6	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8	19	1,232	1980-1985	184.4	2,093	2,093
Section 236			1985	37.6	1,263	1,263
Other	11	861	Total	222.0	3,356	3,356
State-Assisted						
Unassisted						
80/20's	16	1,263				
Other						
Total	46	3,356				

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
1,232						100.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
			16	16	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

NOTES:

CALIFORNIA HOUSING FINANCE AGENCY

Chief Executive: Karney Hodge, Executive Director
Size of Board of Directors: 14
Size of Staff: 136
Year of Enabling Legislation: 1975
First Bond Issue: Dec. 1976

Debt Ceiling 31 Dec 1985 (millions): $3,550
Debt Outstanding 31 Dec 1985 (millions): $1,629
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
499.3						499.3	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980	420.0	---	20.0	6,750	740	850	8,340
1980 - 1985	1,163.7	854.8		8,116	900		9,016
1985	499.3	223.2		161	20		181
Total	2,083.0	---	20.0	15,027	1,660	850	17,537

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	3,081

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
31,106	---	79,312	72,429	30.0	8.60%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	3,081	223.2
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	3,081	223.2

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	118	1,220	1,477	266			3,081

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	34	387	1,321	969	319	51			3,081

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		24	67	9

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	10.0	18.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
158.1								158.1	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	191	11,248
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	30	1,701
Other		
Total	221	12,949

Bond Volume

	IDB's (millions)
Prior to 1980	159.7
1980-1985	385.8
1985	158.1
Total	703.6

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
3,964		3,964
8,411	236	8,617
288	50	338
12,663	286	12,949

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
9,148						40.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

12.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
	X	X	X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
25

NOTES:

COLORADO HOUSING FINANCE AUTHORITY

Chief Executive: David W. Herlinger, Executive Director
Size of Board of Directors: 9
Size of Staff: 81
Year of Enabling Legislation: 1973
First Bond Issue: 1974

Debt Ceiling 31 Dec 1985 (millions): $1,800
Debt Outstanding 31 Dec 1985 (millions): $1,182
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: Yes

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
234.9						234.9	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	240.0	---		1,910	3,022		4,932
1980 - 1985	362.2	239.4		1,721	2,748		4,469
1985	234.9	204.3		810	1,982		2,792
Total	837.1	---		4,441	7,752		12,193

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
---	---	---	---	---	

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
---	---	---	---	---	---

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
23,567	30.0	58,144	54,932	30.0	4.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	152	8.5
Other Home	2,642	149.5
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,794	158.1

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
5	454	1,800	523	10			2,792

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
7	263	1,032	1,264	226					2,792

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
No			50	50	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	21.4	21.0

Mortgage Credit Certificate Program

MRB Authority Converted 1984	MRB Authority Converted 1985	Expected To Issue In 1986
	(millions)	
3.5		

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
96.4								96.4	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	114	7,178
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	12	4,803
Other		
Total	126	11,981

Bond Volume / **Number of Units Financed**

	IDB's	By Type of Construction		
	(millions)	New/Sub Rehab	Mod Rehab	Total
Prior to 1980	115.1	3,604		3,604
1980-1985	314.2	5,350	857	6,207
1985	96.4	2,170		2,170
Total	525.7	11,124	857	11,981

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
4,788	847					57.5

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
12	12		9		9

Percent Of Rental Projects Owned By Non-Profit Entities

30.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
			X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

NOTES:

CONNECTICUT HOUSING FINANCE AUTHORITY

Chief Executive: Orest T. Dubno, Executive Director
Size of Board of Directors: 10
Size of Staff: 90
Year of Enabling Legislation: 969
First Bond Issue: Aug. 1971

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $2,319
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
225.0						225.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	759.0	---		3,983	25,389		29,372
1980 - 1985	994.0	841.2		3,619	12,049		15,668
1985	225.0	69.3		325	949		1,274
Total	1,978.0	---		7,927	38,387		46,314

1985 - Federal Program Involvement

Number of Loans

FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
2,075		401			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
57.1	728	11.2	143	31.2	397

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
26,700	31.0	63,359	55,458	17.0	12.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	372	22
Other Home	3,098	171
Qual. Rehab.	6	
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	3,476	193

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income						
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
		2,440	603	87	26		3,156*

*based upon available information

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	157	1,059	1,956	295	11				3,478

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	24.5	32.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
179.0								179.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	95	8,168
Section 236	15	1,673
Other		
State-Assisted		
Unassisted		
80/20's		
Other	35	4,588
Total	145	14,429

Bond Volume

	IDB's (millions)
Prior to 1980	291.0
1980-1985	164.0
1985	179.0
Total	634.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
8,488		8,488
5,941		5,941
2,653		2,653
14,429		14,429

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
7,056						6.3

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

12.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

--- = Info Not Available

NOTES:

DELAWARE STATE HOUSING AUTHORITY

Chief Executive: Martha S. Harris, Director
Size of Advisory Council: 7
Size of Staff: 48
Year of Enabling Legislation: 1968
First Bond Issue: Oct. 1975

Debt Ceiling 31 Dec 1985 (millions): $350
Debt Outstanding 31 Dec 1985 (millions): $444.6
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
83.5	0.4					83.5	0.4

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	49.2	---		944	2,611		3,555
1980 - 1985	223.6	193.7		863	1,659		2,522
1985	83.5	27.1		198	353		551
Total	356.3	---		2,005	4,623		6,628

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
1		4			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	551

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
26,000	28.0	48,200	43,000	30.0	10.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	4	.2
Other Home	447	21.9
Qual. Rehab.		
Mobile/Mfd.	100	5.0
Construction		
Home Improv.		
Energy Cons		
Other		
Total	551	27.1

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
3	150	576	230				959

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
3	117	555	262	21					958

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
No			50	50	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	12.0	2.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	16.5	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	28	2,610
Section 236		
Other	7	337
State-Assisted	52	2,176
Unassisted		
80/20's		
Other		
Total	87	5,123

Bond Volume

	IDB's (millions)
Prior to 1980	38.1
1980-1985	98.7
1985	
Total	136.8

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
1,054		1,054
1,656		1,656
2,710		2,710*

*includes only bond financed units

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
2,700		331	66		237	25.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

60.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
			X		X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
N/A

NOTES:

DISTRICT OF COLUMBIA HOUSING FINANCE AGENCY

Chief Executive: Carrol M. Madison, Executive Director
Size of Board of Directors: 5
Size of Staff: 19
Year of Enabling Legislation: 980
First Bond Issue: Sep. 1982

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $4,200
1985 State Appropriations (millions): $0.835
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	100.0	2.0			34		34
1985		34.0		3	636		639
Total	100.0	36.0		3	670		673

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
114		17	109		

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
17.8	114	2.6	17	52.9	338

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
28,579	33.0	60,619	53,246	30.0	12.4%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	639	34.0
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	639	34.0

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	73	288	258	20			639

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	40	281	251	63	4				639

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
No			100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
No	Yes	38.3	14.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
130.0	200.0	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
107.4								107.4	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	14	1,710
Section 236		
Other		
State-Assisted	2	122
Unassisted		
80/20's		1,703
Other		
Total	16	3,535

Bond Volume

Number of Units Financed

	IDB's (millions)	By Type of Construction		
		New/Sub Rehab	Mod Rehab	Total
Prior to 1980				
1980-1985	112.2	1,427		1,427
1985	107.4	1,465	643	2,108
Total	219.6	2,892	643	3,535

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
1,067	212					75.1

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
2	1		6	3	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

--- = Info Not Available

NOTES:

FLORIDA HOUSING FINANCE AGENCY

Chief Executive: Mark Hendrickson, Executive Director
Size of Board of Directors: 9
Size of Staff: 126
Year of Enabling Legislation: 1980
First Bond Issue: June 1982

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
367.0						367.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New*	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	635.0	419.7		2,987	2,671		5,658
1985	367.0	109.8		1,401	1,253		2,654
Total	1,002.0	639.5		4,388	3,924		8,312

*Includes Mobile Homes

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
11		9			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
---	---	---	---	---	---

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
23,978	---	53,459	49,886	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	18	.96
Other Home	2,635	128.39
Qual. Rehab.		
Mobile/Mfd.	1	0.04
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,654	129.39

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
16	928	1,609	101				2,654

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	151	850	1,572	81					2,654

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X	X	52	48	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	3.0	.01

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		
6.0	45.0	51.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
715.7								715.7	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	12	894
Section 236		
Other	64	1,882
State-Assisted		
Unassisted		
80/20's	98	25,329
Other		
Total	174	28,105

	Bond Volume	Number of Units Financed		
	IDB's	By Type of Construction		
	(millions)	New/Sub Rehab	Mod Rehab	Total
Prior to 1980				
1980-1985	405.0	11,126		11,126
1985	715.7	16,979		16,979*
Total	1,120.7	28,105		28,105

*Includes GNMA/FHA Scattered Site Program

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
894						85.9

Use Of Mortgage Insurance

	Number of Projects					
	1984			1985		
Total Financed	FHA Insured	PMI		Total Financed	FHA Insured	PMI
13				61	2	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
30

NOTES:

GEORGIA RESIDENTIAL FINANCE AUTHORITY

Chief Executive: Henry M. Huckaby, Executive Director
Size of Board of Directors: 9
Size of Staff: 91
Year of Enabling Legislation: 1974
First Bond Issue: Sep. 1982

Debt Ceiling 31 Dec 1985 (millions): $1,165
Debt Outstanding 31 Dec 1985 (millions): $470.7
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
52.9						52.9	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	96.6	---		2,300	3,458		5,758
1980 - 1985	340.6	---		1,260	841		2,101
1985	52.9	---		1,708	733		2,441
Total	490.1	---		5,268	5,032		10,300

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
75.0	1,831	25.0	610		

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
25,632	29.3	50,357	47,059	30.0	6.6%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	2,441	---
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,441	---

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
3	344	1,485	706	11			2,549

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	347	2,191	11						2,549

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		70	30	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	25.0	20.0

Mortgage Credit Certificate Program

MRB Authority Converted		Expected To Issue In 1986
1984	1985	
(millions)		
10.0	66.0	Yes

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
10.4								10.4	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8		
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	1	333
Other		
Total	1	333

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	
1985	10.4
Total	10.4

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
	333	333
	333	333

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
	474	5,853	59	370	1,911	100.0

Use Of Mortgage Insurance

	Number of Projects					
	1984			1985		
Total Financed	FHA Insured	PMI		Total Financed	FHA Insured	PMI
				1	1	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
50

NOTES:

HAWAII HOUSING AUTHORITY

Chief Executive: Russell N. Fukumoto, Executive Director
Size of Board of Directors: 8
Size of Staff: 310
Year of Enabling Legislation: 1979
First Bond Issue: 1980

Debt Ceiling 31 Dec 1985 (millions): $875
Debt Outstanding 31 Dec 1985 (millions): $431
1985 State Appropriations (millions): $2,000
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
30.0						30.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	471.0	233.5		1,641	2,423		4,064
1985	30.0	45.7		21	29		50
Total	501.0	279.2		1,662	2,452		4,114

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
1	2				

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
0.5	3			99.5	651

1985 - Home Purchase Information

MRB Financed Mortgages: Average Borrower and Mortgage Characteristics					
Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
30,432	31.0	77,632	69,902	29.6	9.7%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	654	45.7
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	654	45.7

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	36	282	283	49	4		654

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	12	185	271	152	32	2			654

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X		50		50

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	2.2	

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	14.0	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
35.8								35.8	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8		
Section 236		
Other		
State-Assisted	1	72
Unassisted		
80/20's	1	406
Other		
Total	2	478

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	
1985	35.8
Total	35.8

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
478		478
478		478

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
30

NOTES:

IDAHO HOUSING AGENCY

Chief Executive: A. Robert Kucab, Executive Director
Size of Board of Directors: 7
Size of Staff: 44
Year of Enabling Legislation: 1978
First Bond Issue: Mar. 1978

Debt Ceiling 31 Dec 1985 (millions): $600
Debt Outstanding 31 Dec 1985 (millions): $455
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
45.0						45.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980	139.0	115.6	1.0	925	2,872	167	3,964
1980 - 1985	231.4	199.2	5.4	1,911	2,547	751	5,209
1985	45.0	20.1		187	434		621
Total	415.4	334.9	6.4	3,023	5,853	918	9,794

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	621

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
24,138	29.0	49,054	43,753	30.0	10.5%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	621	20.1
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	621	20.1

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	27	129	17				173

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	32	130	11						173

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
No			100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
No	Yes	48.0	27.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		
144.0	155.0	50.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	59	2,020
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	1	115
Other		
Total	60	2,135

	Bond Volume IDB's (millions)	Number of Units Financed By Type of Construction		
		New/Sub Rehab	Mod Rehab	Total
Prior to 1980	64.0	2,020		2,020
1980-1985	4.0	115		115
1985				
Total	68.0	2,135		2,135

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
2,142	120	1,379	55		47	45.5

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

15.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median

Percent

N/A

NOTES:

ILLINOIS HOUSING DEVELOPMENT AUTHORITY

Chief Executive: James E. Kiley, Director
Size of Board of Directors: 9
Size of Staff: 148
Year of Enabling Legislation: 1967
First Bond Issue: Aug. 1982

Debt Ceiling 31 Dec 1985 (millions): $2,700
Debt Outstanding 31 Dec 1985 (millions): $1,847
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activities: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
275.0						275.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	517.0	352.9		1,800	5,900		7,700
1985	275.0	100.8		300	1,600		1,900
Total	792.0	453.7		2,100	7,500		9,600

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	2,136

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
29,400	29.0	55,105	46,771	30.0	15.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	2,136	100.8
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,136	100.8

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
2	107	203	88	48	9		457

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
9	157	191	67	28	3	2			457

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
No			53	47	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	15.0	

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
267.9								267.9	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	116	19,874
Section 236	39	6,389
Other	48	151
State-Assisted		
Unassisted		
80/20's	11	2,120
Other		
Total	214	28,534

Bond Volume

	IDB's (millions)
Prior to 1980	600.3
1980-1985	316.3
1985	267.9
Total	1,184.5

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
18,612		18,612
6,169		6,169
2,817	936	3,753
27,598	936	28,534

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
15,480	257					13.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
1			25	20	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
		X	X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

NOTES:

INDIANA HOUSING FINANCE AUTHORITY

Chief Executive: John C. Hart, Executive Director
Size of Board of Directors: 7
Size of Staff: 30
Year of Enabling Legislation: June 1980
First Bond Issue: May 1983

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: Yes

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
189.0						189.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	625.0	625.0		2,693	10,771		13,464
1985	189.0	189.0		820	3,280		4,100
Total	814.0	814.0		3,513	14,051		17,564

1985 - Federal Program Involvement

Number of Loans

FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
50		40			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
1.0	41	1.0	41	98.0	4,018

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
23,000	27.0	42,000	39,000	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	50	2.0
Other Home	4,050	187.0
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	4,100	189.0

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	410	1,845	1,845				4,100

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	4,100

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	30.0	20.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	10.0	12.0

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
18.7								18.7	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	5	371
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	2	512
Other		
Total	7	883

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	9.6
1985	18.7
Total	28.3

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
371		371
512		512
883		883

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
275						100.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
			2	2	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

--- = Info Not Available

NOTES:

IOWA FINANCE AUTHORITY

Chief Executive: Larry Tuel, Executive Director
Size of Board of Directors: 9
Size of Staff: 13
Year of Enabling Legislation: 1975
First Bond Issue: Aug. 1977

Debt Ceiling 31 Dec 1985 (millions): Yes
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): Yes
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
50.0						50.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	192.6	---		---	---		4,434
1980 - 1985	238.6	134.3		---	---		3,439
1985	50.0	122.7		---	---		3,090
Total	481.2	---		---	---		10,963

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	3,036

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
---	28.9	44,000	39,000	30.0	7.5%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	3,036	122.7
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	3,036	122.7

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
---	---	---	---	---	---	---	3,090

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	3,090

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X		25	75	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	---	20.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		
7.0	123.0	Yes

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
103.2								103.2	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	62	1,806
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	50	4,187
Other		
Total	112	5,993

Bond Volume

	IDB's (millions)
Prior to 1980	34.0
1980-1985	42.5
1985	103.2
Total	179.7

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
1,806		1,806
1,381		1,381
2,806		2,806
5,993		5,993

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
13			50		

Percent Of Rental Projects Owned By Non-Profit Entities

1.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

--- = Info Not Available

NOTES:

KANSAS HOUSING DEVELOPMENT CORPORATION

The KHDC is not an actively functioning housing finance agency.

KENTUCKY HOUSING CORPORATION

Chief Executive: F. Lynn Luallen, Executive Director
Size of Board of Directors: 14
Size of Staff: 59
Year of Enabling Legislation: 1972
First Bond Issue: Dec. 1973

Debt Ceiling 31 Dec 1985 (millions): $1,250
Debt Outstanding 31 Dec 1985 (millions): $957.7
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
100.0	4.0					100.0	4.0

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	508.8	---		2,946	13,153		16,099
1980 - 1985	260.9	198.5		989	4,917		5,906
1985	100.0	61.3		199	1,634		1,833
Total	869.7	---		4,134	19,704		23,838

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
573		225			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
31.5	578	11.4	210	57.0	1,045

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
20,063	29.0	34,905	33,469	25.0	6.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	---	---
Other Home	---	---
Qual. Rehab.	---	---
Mobile/Mfd.	---	---
Construction	---	---
Home Improv.	---	---
Energy Cons	---	---
Other	---	---
Total	1,833	61.3

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
9	702	1,122					1,833

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
65	1,217	551							1,833

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	50	50	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	39.0	21.8

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
40.0	2.4							40.0	2.4

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	47	1,882
Section 236	22	2,409
Other		
State-Assisted		
Unassisted		
80/20's		
Other		
Total	69	4,291

Bond Volume

	IDB's (millions)
Prior to 1980	48.0
1980-1985	179.6
1985	40.0
Total	267.6

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
4,500		4,500
2,791		2,791
---		---
4,291		4,291*

*construction financing only for additional 3,826 units.

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
12,885	497	994	33			97.1

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Proffit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
			X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
N/A

--- = Info Not Available

NOTES:

LOUISIANA HOUSING FINANCE AUTHORITY

Chief Executive: V. Jean Butler, Acting Executive Director
Size of Board of Directors: 13
Size of Staff: 8
Year of Enabling Legislation: 1980
First Bond Issue: Dec. 1981

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
100.0				25.0		125.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	450.0	---		3,359	2,530		5,889
1985	125.0	---		240	481		721
Total	575.0	---		3,599	3,011		6,610

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	721

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
32,949	28.0	56,540	53,311	30.0	8.3%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	721	---
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	721	---

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
13	59	238	239	131	41		721

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
13	242	402	64						721

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
No			50	50	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	---	13.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
58.2								58.2	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	8	386
Section 236		
Other	1	30
State-Assisted		
Unassisted		
80/20's	15	3,062
Other	8	661
Total	32	4,139

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	173.2
1985	58.2
Total	231.4

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
3,012		3,012
1,127		1,127
4,139		4,139

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
386					30	73.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
4	4		7	4	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
		X			

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
30

NOTES:

MAINE STATE HOUSING AUTHORITY

Chief Executive: Elizabeth Mitchell, Director
Size of Board of Directors: 7
Size of Staff: 65
Year of Enabling Legislation: 1969
First Bond Issue: Feb. 1972

Debt Ceiling 31 Dec 1985 (millions): $935
Debt Outstanding 31 Dec 1985 (millions): $635
1985 State Appropriations (millions): $0.567
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
130.0						130.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980	125.1	---		312	5,936		6,248
1980 - 1985	249.4	271.8		280	5,325		5,605
1985	130.0	115.3	2.9	285	2,000	565	2,850
Total	504.5	---	2.9	877	13,261	565	14,703

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
5		10			718

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
---	---	---	---	---	---

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
22,000	28.0	46,000	42,000	30.0	9.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	929	39.4
Qual. Rehab.		
Mobile/Mfd.	7	.2
Construction		
Home Improv.	565	2.9
Energy Cons	111	.5
Other		
Total	1,612	43.0

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
5	135	121	7	1			269*

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
3	76	147	43						269*

*based on available information

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		75	25	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	1.0	1.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		
56.0	21.0	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
23.0								23.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980	115.0	4,000	104	4,104
Section 8	162	4,603	1980-1985	40.0	1,098		1,098
Section 236	1	30	1985	23.0	219		219
Other	1	20	Total	178.0	5,317	104	5,421
State-Assisted							
Unassisted							
80/20's	21	760					
Other	1	8					
Total	186	5,421					

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
4,499	363	1,412	190	771		100.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
10		7	5		1

Percent Of Rental Projects Owned By Non-Profit Entities

20.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X			X	X	X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
40

NOTES:

MARYLAND COMMUNITY DEVELOPMENT ADMINISTRATION

Chief Executive: Trudy P. McFall, Executive Director
Size of Board of Directors: None
Size of Staff: 115
Year of Enabling Legislation: 1970
First Bond Issue: Apr. 1973

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): 1,180.2
1985 State Appropriations (millions): $5.0
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
250.0						250.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	162.0	66.6		524			524
1980 - 1985	480.0	362.2	4.3	1,444	5,335	549	7,328
1985	250.0	139.2	2.6	684	2,274	320	3,278
Total	892.0	568.0	6.9	2,652	7,609	869	11,130

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
			51	175	

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
25,347	29.0	30 684	48,875	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	2,958	139.2
Qual. Rehab.		
Mobile/Mfd. Construction		
Home Improv.	320	2.6
Energy Cons		
Other		
Total	3,277	141.8

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	399	1,657	525				2,581

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
189	413	1,592	394						2,588

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		74	26	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	25.0	33.2

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
160.0								160.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	63	5,377
Section 236	7	1,184
Other	---	4,291
State-Assisted		
Unassisted		
80/20's	40	6,782
Other		
Total	110	17,634

Bond Volume

	IDB's (millions)
Prior to 1980	410.0
1980-1985	472.0
1985	160.0
Total	1,042.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
9,042		9,042
5,662	1,154	6,816
1,185	591	1,776
15,889	1,745	17,634

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
5,902	719	3,040	27	43		76.2

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
11	2	1	12	5	1

Percent Of Rental Projects Owned By Non-Profit Entities

9.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X	X	X	X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
71

--- = Info Not Available

NOTES:

MASSACHUSETTS HOUSING FINANCE AGENCY

Chief Executive: Marvin M. Siflinger, Executive Director
Size of Board of Directors: 9
Size of Staff: 200
Year of Enabling Legislation: 1968
First Bond Issue: Apr. 1979

Debt Ceiling 31 Dec 1985 (millions): $2,980
Debt Outstanding 31 Dec 1985 (millions): $2,584
1985 State Appropriations (millions): $5,987
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
263.0	4.8					263.0	4.8

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	25.0	4.1		53	3,263		3,316
1980 - 1985	675.0	507.7		1,060	8,067		9,127
1985	263.0	211.4		510	2,015		2,525
Total	963.0	723.2		1,623	13,345		14,968

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
2			15	5	

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
		.1	4	88.5	3,376

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
27,957	30.0	63,174	55,418	30.0	10.5%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	3,756	207.6
Qual. Rehab.	4	.2
Mobile/Mfd.	55	3.6
Construction		
Home Improv.		
Energy Cons		
Other		
Total	3,815	211.4

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
8	349	1,974	1,427	56	1		3,815

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
16	295	1,219	1,731	483	54	16	1		3,815

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	20.0	22.3

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
299.2	1.5							299.2	1.5

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	164	16,600
Section 236	88	14,511
Other	5	257
State-Assisted	79	9,245
Unassisted		
80/20's		
Other	149	18,608
Total	485	59,221

Bond Volume

	IDB's (millions)
Prior to 1980	1,165.0
1980-1985	368.1
1985	299.2
Total	1,832.3

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
47,564		47,564
9,068	289	9,357
2,212	88	2,300
58,844	377	59,221

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
16,580	377	413			11,393	62.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
5		5	17	1	16

Percent Of Rental Projects Owned By Non-Profit Entities

8.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X	X	X			

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

--- = Info Not Available

NOTES:

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Chief Executive: Terrence R. Duvernay, Executive Director
Size of Board of Directors: 7
Size of Staff: 210
Year of Enabling Legislation: 1969
First Bond Issue: June 1977

Debt Ceiling 31 Dec 1985 (millions): $3,000
Debt Outstanding 31 Dec 1985 (millions): $2,081.5
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
150.0	2.8					150.0	2.8

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	240.3	104.4	12.5	9,029	250	6,483	15,762
1980 - 1985	516.1	370.9	36.0	3,100	3,948	5,839	12,887
1985	150.0	133.6	4.7	1,208	2,818	965	4,991
Total	906.4	608.9	53.2	13,337	7,016	13,287	33,640

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
	965			392	

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				98.0	3,945

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
20,486	29.0	37,128	33,188	25	9.2%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	4,001	132.6
Qual. Rehab.		
Mobile/Mfd.	25	1.0
Construction		
Home Improv.	965	4.7
Energy Cons		
Other		
Total	4,991	138.3

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
11	1,715	2,295	5				4,026

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
187	2,745	699	395						4,026

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	58.4	45.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		
109.0	134.0	243.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
42.2	3.5							42.2	3.5

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	150	20,028
Section 236	87	12,307
Other		
State-Assisted		
Unassisted		
80/20's	17	2,261
Other		
Total	254	34,596

Bond Volume

	IDB's (millions)
Prior to 1980	760.7
1980-1985	125.1
1985	42.2
Total	928.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
29,624		29,624
3,716		3,716
1,256		1,256
34,596		34,596

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
19,477	432	7,700	786	84	450	32.6

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
			3		3

Percent Of Rental Projects Owned By Non-Profit Entities

1.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X	X	X	X	X	

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

NOTES:

MINNESOTA HOUSING FINANCE AGENCY

Chief Executive: James Solem, Executive Director
Size of Board of Directors: 7
Size of Staff: 120
Year of Enabling Legislation: 1971
First Bond Issue: Sep. 1973

Debt Ceiling 31 Dec 1985 (millions): $1,990
Debt Outstanding 31 Dec 1985 (millions): $1,570
1985 State Appropriations (millions): $17.2 (2 yr)
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
145.0	3.2					145.0	3.2

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980	577.1	---	---	5,389	6,327	31,823	43,539
1980 - 1985	484.0	372.8	137.5	2,345	3,809	18,937	24,371
1985	145.0	52.7		323	720		1,043
Total	1,206.1	---	---	8,057	10,136	50,760	68,953

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				96.0	1,001

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
24,106	28.2	53,548	47,451	30.0	12.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	1,043	52.7
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	1,043	52.7

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
7	119	198	98				422

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
1	102	170	134	15					422

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		73	27	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	1.8	0.2

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
25.3	0.4							25.3	0.4

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	230	13,606
Section 236	9	567
Other		
State-Assisted	56	581
Unassisted		
80/20's	16	1,123
Other		1,658
Total	311	17,535

Bond Volume

	IDB's (millions)
Prior to 1980	514.3
1980-1985	82.3
1985	25.3
Total	621.9

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
14,810		14,810
2,000		2,000
725		725
17,535		17,535

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
13,464					2,337	6.1

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
6	3		7		

Percent Of Rental Projects Owned By Non-Profit Entities

5.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
			X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
50

NOTES:

MISSISSIPPI HOUSING FINANCE CORPORATION

Chief Executive: Grover N. Allen, Executive Director
Size of Board of Directors: 9
Size of Staff: 3
Year of Enabling Legislation: 1980
First Bond Issue: Sep. 1980

Debt Ceiling 31 Dec 1985 (millions): $1,050.2
Debt Outstanding 31 Dec 1985 (millions): $750.2
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
200.0						200.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	627.7	295.8		3,289	3,932		7,221
1985	200.0	161.8		1,424	2,204		3,628
Total	827.7	457.6		4,713	6,136		10,849

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
25		7			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
12.3	446	8.7	316	68.4	2,482

1985 - Home Purchase Information

MRB Financed Mortgages Average Borrower and Mortgage Characteristics					
Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
21,422	---	49,025	45,586	30.0	7.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	3,627	161.8
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	3,627	161.8

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
258	1,204	1,580	586				3,628

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
17	1,031	1,793	713	74					3,628

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	48.5	24.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

(Mississippi HFC has had no rental program activity)

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		**Bond Volume**	**Number of Units Financed**		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8			1980-1985			
Section 236			1985			
Other			Total			
State-Assisted						
Unassisted						
80/20's						
Other						
Total						

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

NOTES:

MISSOURI HOUSING DEVELOPMENT COMMISSION

Chief Executive: Richard G. Grose, Executive Director
Size of Board of Directors: 9
Size of Staff: 45
Year of Enabling Legislation: 1969
First Bond Issue: June 1976

Debt Ceiling 31 Dec 1985 (millions): $200,000
Debt Outstanding 31 Dec 1985 (millions): $1,012.7
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
100.0	2.0					100.0	2.0

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	123.0	84.6		---	---		8,561
1980 - 1985	476.3	406.4		---	---		8,863
1985	100.0	116.7		---	---		2,810
Total	699.3	607.7		---	---		20,234

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
1,985		336			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
---	---	---	---	---	---

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
20,679	29.0	40,199	38,002	19,30	5.5%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	336	12.8
Other Home	2,472	94.4
Qual. Rehab.	2	0.06
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,810	106.8

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
127	827	479	8	1			1,442

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
51	720	568	96	7					1,442

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
No			50	50	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	1.9	0.5

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
12.0								12.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction: New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980	267.0	---	---
Section 8	173	11,321	1980-1985	88.0	---	---
Section 236	14	2,098	1985	12.0	339	339
Other			Total	367.0	18,254	18,254
State-Assisted						
Unassisted						
80/20's	20	2,593				
Other	12	2,242				
Total	219	18,254				

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
503						100.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
14	9		7	5	

Percent Of Rental Projects Owned By Non-Profit Entities

11.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X	X				

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
50

--- = Info Not Available

NOTES:

MONTANA BOARD OF HOUSING

Chief Executive: Jay McLeod, Administrator
Size of Board of Directors: 7
Size of Staff: 13
Year of Enabling Legislation: 1975
First Bond Issue: Mar. 1977

Debt Ceiling 31 Dec 1985 (millions): $975
Debt Outstanding 31 Dec 1985 (millions): $709
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
200.0	0.7					200.0	0.7

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	220.1	151.1		---	---		4,989
1980 - 1985	330.0	338.0		---	---		5,799
1985	200.0	63.4		---	---		1,470
Total	750.1	552.5		---	---		12,258

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
1,014		253			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
80	1,014	20	253		

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
25,000	30.0	52,000	50,000	30.0	6.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	253	12.7
Other Home	1,014	50.7
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	1,267	63.4

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
1	115	391	144				651

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
5	111	350	185						651

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	35.0	55.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	25.0	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	13	668
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's		
Other		
Total	13	668

Bond Volume

	IDB's (millions)
Prior to 1980	22.5
1980-1985	1.9
1985	
Total	24.4

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
620		620
48		48
668		668

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
N/A

--- = Info Not Available

NOTES:

NEBRASKA INVESTMENT FINANCE AUTHORITY

Chief Executive: Dennis R. Vellek, Executive Director
Size of Board of Directors: 9
Size of Staff: 18
Year of Enabling Legislation: 1978
First Bond Issue: Aug. 1982

Debt Ceiling 31 Dec 1985 (millions): $200,00
Debt Outstanding 31 Dec 1985 (millions): $915
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: Yes

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
200.0						200.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	730.8	447.5	7.8	2,954	13,398	1,238	17,590
1985	200.0	182.1	2.2	766	3,566	230	4,562
Total	930.8	629.6	10.0	3,720	16,964	1,468	22,152

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
403		807			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
8.8	381	17.7	767	73.5	3,184

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
26,268	30.0	46,683	40,399	30.0	9.5%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	807	32.2
Other Home	3,525	149.8
Qual. Rehab.		
Mobile/Mfd. Construction		
Home Improv.	230	2.2
Energy Cons		
Other		
Total	4,562	184.3

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
194	2,196	1,612	290	23	17		4,332

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
72	1,384	1,874	955	37	10				4,332

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	5.0	6.9

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	6.0	6.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
77.1								77.1	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	6	247
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	39	4,078
Other		
Total	45	4,325

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	33.4
1985	77.1
Total	110.5

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
722	1,057	1,779
1,617	929	2,546
2,339	1,986	4,325

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
5		5	19		19

Percent Of Rental Projects Owned By Non-Profit Entities

4.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
56

NOTES:

NEVADA HOUSING DIVISION

Chief Executive: Charles L. Horsey, Administrator
Size of Board of Directors: N/A
Size of Staff: 15
Year of Enabling Legislation: 1975
First Bond Issue: Apr. 1976

Debt Ceiling 31 Dec 1985 (millions): $1,250
Debt Outstanding 31 Dec 1985 (millions): $699.3
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
75.6						75.6	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	246.4	---		---	---		4,882
1980 - 1985	340.0	319.0		---	---		1,504
1985	75.6	68.0		480	564		1,044
Total	682.0	---		---	---		7,430

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
877		167			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
84.0	877	16.0	167		

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
25,000	30.0	65,000	65,000	30.0	3.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	167	12.1
Other Home	862	62.8
Qual. Rehab.		
Mobile/Mfd.	15	.8
Construction		
Home Improv.		
Energy Cons		
Other		
Total	1,044	75.7

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
1	125	665	249	4			1,044

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
5	27	275	581	156					1,044

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	1.0	0.1

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
62.5								62.5	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	7	446
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	19	3,924
Other		
Total	26	4,370

Bond Volume

	IDB's (millions)
Prior to 1980	20.9
1980-1985	88.0
1985	62.5
Total	171.4

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
728		728
2,420		2,420
1,222		1,222
4,370		4,370

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
3	1		8	1	5

Percent Of Rental Projects Owned By Non-Profit Entities

7.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
43

NOTES:

NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

Chief Executive: Paul McQuade, Executive Director
Size of Board of Directors: 9
Size of Staff: 35
Year of Enabling Legislation: 1975
First Bond Issue: Oct. 1976

Debt Ceiling 31 Dec 1985 (millions): $1,400
Debt Outstanding 31 Dec 1985 (millions): $615
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
55.0						55.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	269.9	---		3,198	4,959		8,157
1980 - 1985	338.2	171.8		1,059	955		2,014
1985	55.0	41.2		324	428		752
Total	663.1	---		4,581	6,342		10,923

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	752

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
29,107	29.1	59,445	54,818	25.0	7.8%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	752	41.2
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	752	41.2

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
---	---	---	---	---	---	---	752

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	752

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	30.0	58.2

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
150.0	144.5	

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
56.5								56.5	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	82	2,084
Section 236		
Other		
State-Assisted	2	54
Unassisted		
80/20's	5	1,318
Other		
Total	89	3,456

Bond Volume

	IDB's (millions)
Prior to 1980	8.6
1980-1985	65.9
1985	56.5
Total	131.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
282		282
2,854	320	3,174
892	120	1,012
3,136	320	3,456

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
2,244	148	760	201	59		100.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
1		1	3		3

Percent Of Rental Projects Owned By Non-Profit Entities

8.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X			X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

NOTES:

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

Chief Executive: James L. Logue III, Executive Director
Size of Board of Directors: 7
Size of Staff: 180
Year of Enabling Legislation: 1967
First Bond Issue: Oct. 1971

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $2,963
1985 State Appropriations (millions): $20.0
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
445.0	5.4					445.0	5.4

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction			
				New	Existing	Home Impr.	Total
Prior to 1980	175.0	---	---		5,066		5,066
1980 - 1985	1,025.0	543.2	16.3	900	15,149	833	16,882
1985	445.0	238.1	.4		1,193	47	1,240
Total	1,645.0	---	---	900	21,408	880	23,188

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
	47				

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	1,193

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
31,617	32.0	60,169	50,491	30.0	16.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	1,193	238.1
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.	47	0.4
Energy Cons		
Other		
Total	1,240	238.5

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	116	561	247	171	90	8	1,193

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	1,193

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	28.8	57.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
222.1								222.1	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	97	16,770
Section 236	62	11,676
Other	5	3,050
State-Assisted		
Unassisted		
80/20's	4	1,941
Other	9	3,311
Total	177	36,748

Bond Volume

	IDB's (millions)
Prior to 1980	1,093.0
1980-1985	312.2
1985	222.1
Total	1,631.3

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
27,648		27,648
4,580	503	5,083
2,993	1,024	4,017
35,221	1,527	36,748

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
17,265	271	1,200				23.5

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
3	1		5	3	2

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
	X				X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
23

--- = Info Not Available

NOTES:

NEW MEXICO MORTGAGE FINANCE AUTHORITY

Chief Executive: Thomas Hundley Jr., Executive Director
Size of Board of Directors: 7
Size of Staff: 23
Year of Enabling Legislation: 1975
First Bond Issue: Dec. 1976

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
200.0				21.0		221.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	435.0	---		5,006	3,337		8,343
1980 - 1985	365.0	358.0		3,221	2,147		5,368
1985	221.0	27.8			471		471
Total	1,021.0	---		8,227	5,955		14,182

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
6.0	28	2.0	9	92.0	433

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
30,000	25-30	50,000	46,000	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	3	0.2
Other Home	468	27.6
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	471	27.8

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
8	267	835	137				1,247

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
15	156	582	451	43					1,247

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	5.0	0.5

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
				81.0				81.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	6	296
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	18	3,960
Other		
Total	24	4,256

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	30.0
1985	81.0
Total	111.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
1,090		1,090
3,166		3,166
4,256		4,256

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
296						100.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
60

NOTES:

NEW YORK CITY HOUSING DEVELOPMENT CORPORATION

Chief Executive: James M. Yasser, President
Size of Board of Directors: 7
Size of Staff: 70
Year of Enabling Legislation: 1971

Debt Ceiling 31 Dec 1985 (millions): $2,800
Debt Outstanding 31 Dec 1985 (millions): $2,400
1985 State Appropriations (millions): 40.0
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

(HDC does not have authority to participate in homeownership program activity)

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative - Bond Volume (millions) | **Mortgage Purchase Volume** (millions) | **Number of Loans Financed**

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985							
1985							
Total							

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home		
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total		

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
893.8								893.8	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	95	10,207
Section 236	31	12,169
Other	7	7,079*
State-Assisted	52	16,006
Unassisted		
80/20's	9	3,135
Other	8	8,036
Total	195	56,632

Bond Volume / **Number of Units Financed**

	IDB's (millions)	By Type of Construction New/Sub Rehab	By Type of Construction Mod Rehab	Total
Prior to 1980	862.5	37,097		37,097
1980-1985	921.6	14,365		14,365
1985	893.8	2,261	2,909	5,170
Total	2,677.9	53,723	2,909	56,632

*Includes construction financing for Turnkey Program

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
9,822	385					---

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
2	1		18	5	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
		X	X		X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

--- = Info Not Available

NOTES:

NEW YORK STATE HOUSING FINANCE AGENCY

Chief Executive: Eileen S. Winterble, Executive Director
Size of Board of Directors: 7
Size of Staff: 139
Year of Enabling Legislation: 1960

Debt Ceiling 31 Dec 1985 (millions): $3,200
Debt Outstanding 31 Dec 1985 (millions): $2,000
1985 State Appropriations (millions): $79.1
1985 Bonds Issued for Non-Housing Activity: Yes

HOMEOWNERSHIP PROGRAMS

(The N.Y.S. HFA does not have authority to participate in homeownership program activity)

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985							
1985							
Total							

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home		
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total		

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
121.4								121.4	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	60	7,320
Section 236	44	15,330
Other		
State-Assisted	61	48,480
Unassisted		
80/20's	15	3,720
Other		
Total	180	74,850

Bond Volume

	IDB's (millions)
Prior to 1980	1,809.4
1980-1985	300.1
1985	121.4
Total	2,230.9

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
67,700		67,700
4,725	575	5,300
1,200	650	1,850
73,625	1,225	74,850

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
4,330		3,340			825	N/A

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
1	1		2	2	

Percent Of Rental Projects Owned By Non-Profit Entities

30.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
	X				X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
50

NOTES:

NEW YORK STATE MORTGAGE LOAN ENFORCEMENT & ADMINISTRATION CORPORATION

Chief Executive: Vincent J. Sama, President & Chief Executive Officer
Size of Board of Directors: 9
Size of Staff: 70
Year of Enabling Legislation: 1973

Debt Ceiling 31 Dec 1985 (millions): $1,295
Debt Outstanding 31 Dec 1985 (millions): $937
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

(NYS MLEAC does not have authority to participate in homeownership program activity)

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985							
1985							
Total							

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home		
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total		

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	2	364
Section 236		29,177
Other		
State-Assisted	---	2,334
Unassisted		
80/20's		
Other		
Total	---	31,875

Bond Volume

	IDB's (millions)
Prior to 1980	1,173.0
1980-1985	12.0
1985	
Total	1,185.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
31,875		31,875
31,875		31,875

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
364						

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

2.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
					X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
N/A

--- = Info Not Available

NOTES:

STATE OF NEW YORK MORTGAGE AGENCY

Chief Executive: Christine A. Flynn, President/
Chief Executive Officer
Size of Board of Directors: 9
Size of Staff: 91
Year of Enabling Legislation: 1970
First Bond Issue: Oct. 1971

Debt Ceiling 31 Dec 1985 (millions): $2,100
Debt Outstanding 31 Dec 1985 (millions): $2,091.7
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
600.0						600.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	237.0	---		---	---		6,000
1980 - 1985	1,350.4	1,350.4		---	---		28,000
1985	600.0	324.8		---	---		10,500
Total	2,062.4	---		---	---		44,500

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				66.0	4,041

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
36,300	31.0	62,000	50,840	28.0	14.0

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	6,122	324.7
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	6,122	324.7

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
6	502	1,771	1,875	1,189	733	46	6,122*

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
96	1,212	1,569	1,558	1,151	501	69	1		6,157

*based on available information

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes			100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
No	Yes	20.0	23.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

(SONYMA is not authorized to participate in rental program activity)

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8			1980-1985			
Section 236			1985			
Other			Total			
State-Assisted						
Unassisted						
80/20's						
Other						
Total						

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

NOTES:

NORTH CAROLINA HOUSING FINANCE AGENCY

Chief Executive: Edwin Caldwell, Jr., Acting Executive Director
Size of Board of Directors: 13
Size of Staff: 35
Year of Enabling Legislation: 1973
First Bond Issue: 1976

Debt Ceiling 31 Dec 1985 (millions): $1,500
Debt Outstanding 31 Dec 1985 (millions): $859
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
204.5	2.0					204.5	2.0

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	53.5	---	---	1,700	1,785		3,485
1980 - 1985	368.3	368.3	0.67	4,710	2,537	70	7,317
1985	204.5	151.0	0.23	2,100	1,135	25	3,260
Total	626.3	---	---	8,510	5,457	95	14,062

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
			19		

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	3,235

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
26,000	28.0	50,000	47,000	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	3,215	151.0
Qual. Rehab.		
Mobile/Mfd.	20	0.7
Construction		
Home Improv.	25	0.2
Energy Cons		
Other		
Total	3,260	151.9

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
1	534	2,000	600				3,135

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
2	500	2,000	622	10	1				3,135

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X		80	4	*

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	5.0	1.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

*Remainder unallocated

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
101.3								101.3	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	52	2,277
Section 236		
Other		
State-Assisted	3	104
Unassisted		
80/20's	43	5,604
Other		
Total	98	7,985

Bond Volume and Number of Units Financed

	IDB's	By Type of Construction		
	(millions)	New/Sub Rehab	Mod Rehab	Total
Prior to 1980				
1980-1985	164.8	5,156		5,156
1985	101.3	2,829		2,829
Total	266.2	7,985		7,985

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent of Section 8 Units w/Admin Fees
3,420				169		78.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
14	14		25	24	1

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
					X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
57

NOTES:

NORTH DAKOTA HOUSING FINANCE AGENCY

Chief Executive: Pat S. Fricke, Executive Director
Size of Board of Directors: 6
Size of Staff: 26
Year of Enabling Leglislation: 1980
First Bond Issue: July 1982

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $249.3
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
28.5						28.5	

Cumulative - Bond Volume - (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	221.8	106.0		635	1,677		2,312
1985	28.5	52.9		263	904		1,167
Total	250.3	158.9		898	2,581		3,479

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
263		85			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
22.7	243	7.3	85	50.8	544

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
22,800	29.7	50,200	45,800	30.0	8.9%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	91	4.1
Other Home	1,071	48.8
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	1,162	52.9

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
74	313	564	216				1,167

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
36	257	527	347						1,167

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		75	25	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	6.0	4.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		
78.0	122.0	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
10.3								10.3	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8		
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	---	949
Other		
Total		949

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	13.6
1985	10.3
Total	23.9

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
498		498
451		451
949		949

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
1,727	382	2,314		33		100.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
30.0

NOTES:

OHIO HOUSING FINANCE AGENCY

Chief Executive: Karen Kerns Dresser, Executive Director
Size of Board of Directors: 93
Size of Staff: 36
Year of Enabling Legislation: 1983
First Bond Issue: May 1983

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $1,348.2
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
408.0						408.0	

Cumulative - Bond Volume (millions) / **Mortgage Purchase Volume** (millions) / **Number of Loans Financed**

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	756.0	702.8	.6	2,244	14,940	422	17,606
1985	408.0	103.3	2.9	84	3,498		3,582
Total	1,164.0	806.1	3.5	2,328	18,438	422	21,188

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
50		8			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
0.4	14	0.2	7	99.4	3,561

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
26,700	---	47,200	41,700	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	3,582	103.3
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.	356	2.9
Energy Cons		
Other		
Total	3,938	106.2

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
118	988	2,876	1,985	811	353	32	7,163

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
147	2,351	3,364	1,037	236	20	8			7,163

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
No	Yes	25.0	22.5

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
118.8		1.9						120.7	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8	3	228	1980-1985	77.9	1,024	643	1,667
Section 236			1985	118.8	2,101	126	2,227
Other			Total	196.7	3,125	769	3,894
State-Assisted							
Unassisted							
80/20's	25	3,666					
Other							
Total	28	3,894					

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
9,000						100.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
8	7		19	12	

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X	X	X			

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
50

NOTES:

OKLAHOMA HOUSING FINANCE AGENCY

Chief Executive: D. Gary Longaker,
Executive Director
Size of Board of Directors: 53
Size of Staff: 57
Year of Enabling Legislation: 1975
First Bond Issue: June 1980

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	685.0	440.0	3.0	4,962	7,442	347	12,751
1985		119.0		1,024	1,376		2,400
Total	685.0	559.0	3.0	5,986	8,818	347	15,151

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	2,400

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
30,000	30	56,645	49,342	30.0	10.2%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	2,400	119.0
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,400	119.0

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
35	212	466	649	633	393	44	2,400

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	2,400

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	41.0	---

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
62.0								62.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	14	1,115
Section 236		
Other	3	246
State-Assisted		
Unassisted		
80/20's	19	4,196
Other	3	727
Total	39	6,284

Bond Volume

	IDB's (millions)
Prior to 1980	25.0
1980-1985	184.0
1985	62.0
Total	271.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
407		407
4,618		4,618
1,199	60	1,259
6,224	60	6,284

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
1,191	745	4,512	189	130		87.8

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
8		8	10	1	9

Percent Of Rental Projects Owned By Non-Profit Entities

8.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X		X			

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
32

NOTES:

OREGON HOUSING DIVISION

Chief Executive: Maynard E. Hammer, Administrator
Size of Board of Directors: N/A
Size of Staff: 35
Year of Enabling Legislation: 1973
First Bond Issue: Oct. 1977

Debt Ceiling 31 Dec 1985 (millions): ---
Debt Outstanding 31 Dec 1985 (millions): $607.2
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
95.0						95.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New*	Existing	Home Impr.	Total
Prior to 1980	167.0	---		609	5,415		6,024
1980 - 1985	267.0	200.0		897	2,421		3,318
1985	95.0	24.7		80	509		589
Total	529.0	---		1,586	8,345		9,931

*Includes Mobile Homes

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				88.8	531

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
23,940	29.0	4,600	42,275	30.0	5.7%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	598	24.7
Qual. Rehab.		
Mobile/Mfd.	Included	above
Construction		
Home Improv.		
Energy Cons		
Other		
Total	598	24.7

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
1	98	483					582

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
3	144	375	67						589

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		99	1	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	23.0	11.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
80.0	100.0	30.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	111	4,219
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's		
Other	18	1,238
Total	129	5,457

Bond Volume

	IDB's (millions)
Prior to 1980	84.0
1980-1985	112.0
1985	
Total	196.0

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
2,910		2,910
1,979	133	2,112
435		435
5,324	133	5,457

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
4,086	133				1,238	55.2

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

15.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

NOTES:

PENNSYLVANIA HOUSING FINANCE AGENCY

Chief Executive: Michael A. Donadee, Acting Executive Director
Size of Board of Directors: 10
Size of Staff: 127
Year of Enabling Legislation: 1972
First Bond Issue: Apr. 1972

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $1,386.3
1985 State Appropriations (millions): $25.0
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
258.6	0.5					258.6	0.5

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	590.0	415.7		2,985	8,497		11,482
1985	258.6	229.4		1,577	3,941		5,518
Total	848.6	645.1		4,562	12,438		17,000

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
		18			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
		0.3	16	68.3	3,748

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
22,080	---	44,555	37,971	30.0	8.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	18	0.7
Other Home	5,488	228.6
Qual. Rehab.		
Mobile/Mfd.	2	0.1
Construction		
Home Improv.		
Energy Cons		
Other		
Total	5,508	229.4

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
442	1,471	2,566	1,049				5,508

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
370	1,330	2,618	786	404					5,508

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	60	40	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	40.0	36.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
45.1								45.1	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	164	15,525
Section 236	2	260
Other	2	339
State-Assisted		
Unassisted		
80/20's	5	363
Other	16	2,356
Total	189	18,843

Bond Volume / **Number of Units Financed**

	IDB's (millions)	By Type of Construction		
		New/Sub Rehab	Mod Rehab	Total
Prior to 1980	468.2	13,342		13,342
1980-1985	261.7	4,733	57	4,790
1985	45.1	445	266	711
Total	775.0	18,520	323	18,843

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
15,202	323				599	44.1

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
8	1	4	10	4	1

Percent Of Rental Projects Owned By Non-Profit Entities

1.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X	X				

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
40

NOTES:

PUERTO RICO HOUSING BANK AND FINANCE AGENCY

Chief Executive: Jose A. Rivera, President
Size of Board of Directors: ---
Size of Staff: ---
Year of Enabling Legislation: ---

Debt Ceiling 31 Dec 1985 (millions): ---
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): ---
1985 Bonds Issued for Non-Housing Activity: ---

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
210.0						210.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	---			---	---	---	---
1980 - 1985	---	---		---	---	---	---
1985	210.0	---		---	---	---	---
Total	$1,683.0	---		---	---	---	---

1985 - Federal Program Involvement

Number of Loans

FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
---	---	---	---	---	---

1985 - Loans Purchased with Mortgage Insurance

FHA Percent	FHA Number	VA Percent	VA Number	Private Percent	Private Number
---	---	---	---	---	---

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
---	---	---	---	---	---

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home		
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	---	---

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
							---

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
									---

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
N/A					

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

--- = Info Not Available

RENTAL PROGRAMS

(P.R.H.B.F.A. is not authorized to participate in rental program activity)

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		**Bond Volume**	**Number of Units Financed**		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8			1980-1985			
Section 236			1985			
Other			Total			
State-Assisted						
Unassisted						
80/20's						
Other						
Total						

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Number Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

NOTES:

PUERTO RICO HOUSING FINANCE CORPORATION

Chief Executive: Julio Pietrantoni-Blasini, President
Size of Board of Directors: 7
Size of Staff: 6
Year of Enabling Legislation: 1977

Debt Ceiling 31 Dec 1985 (millions):
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): N/A
1985 Bonds Issued for Non-Housing Activity: ---

HOMEOWNERSHIP PROGRAMS

(P.R. HFC does not have authority to participate in homeownership program activity)

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985							
1985							
Total							

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home		
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total		

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
439.0								439.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume IDB's	Number of Units Financed		
	Number of Projects	Number of Units	(millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980	---	---	---	---
Section 8			1980-1985	---	---	---	---
Section 236			1985	439.0	---	---	---
Other			Total	909.0	---	---	---
State-Assisted							
Unassisted							
80/20's							
Other							
Total	---	---					

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Number Of Section 8 Units w/Admin Fees
---	---	---	---	---	---	---

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
---			---		

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
---	---	---	---	---	---

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median

Percent

--- = Info Not Available

NOTES:

RHODE ISLAND HOUSING AND MORTGAGE FINANCE CORPORATION

Chief Executive: Nicolas P. Retsinas, Interim Executive Director
Size of Board of Directors: 7
Size of Staff: 45
Year of Enabling Legislation: 1973
First Bond Issue: Apr 1974

Debt Ceiling 31 Dec 1985 (millions): ---
Debt Outstanding 31 Dec 1985 (millions): $1,534.2
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
100.0	3.0					100.0	3.0

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	598.7	---		2,921	16,551		19,472
1980 - 1985	686.1	---		999	8,969		9,968
1985	100.0	71.6		150	1,350		1,500
Total	1,384.8	---		4,070	26,870		30,940

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	1,478

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
31,240	30.0	57,890	50,320	18.0	13.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	1,478	71.6
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	1,478	71.6

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
5	204	573	558	126	12		1,478

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
3	151	702	574	48					1,478

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	2.0	2.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	100.0	100.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
15.6	.6							15.6	.6

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	85	8,019
Section 236	5	530
Other		
State-Assisted		
Unassisted		
80/20's		
Other		
Total	90	8,549

Bond Volume

	IDB's (millions)
Prior to 1980	257.3
1980-1985	50.2
1985	15.6
Total	323.1

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
6,942		6,942
1,551		1,551
318	56	374
8,493	56	8,549

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
9,553						13.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
			3		

Percent Of Rental Projects Owned By Non-Profit Entities

10.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

--- = Info Not Available

NOTES:

SOUTH CAROLINA STATE HOUSING AUTHORITY

Chief Executive: Linwood Ransom, Executive Director
Size of Board of Directors: 11
Size of Staff: 50
Year of Enabling Legislation: 1977
First Bond Issue: Jan 1979

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $716.5
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
195.0						195.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	255.1	225.7		2,158	4,229		6,387
1980 - 1985	262.1	246.8		2,605	4,202		6,807
1985	195.0	70.7		180	583		763
Total	712.2	543.2		4,943	9,014		13,957

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
18		34			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	1,914

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
23,000	30.0	47,500	45,051	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	1,914	70.7
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	1,914	70.7

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
8	250	1,013	643				1,914

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
11	377	1,111	415						1,914

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	48.0	30.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	80.0	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
136.5								136.5	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	18	1,162
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's	22	4,535
Other		
Total	40	5,697

Bond Volume

	IDB's (millions)
Prior to 1980	
1980-1985	74.7
1985	136.5
Total	211.2

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
2,055		2,055
3,642		3,642
5,697		5,697

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
1,162	218	1,450	38	119		100.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
3	3		1	1	

Percent Of Rental Projects Owned By Non-Profit Entities

13.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
	X				

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
32

NOTES:

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY

Chief Executive: Michael J. Echols, Executive Director
Size of Board of Directors: 7
Size of Staff: 41
Year of Enabling Legislation: 1973
First Bond Issue: Nov 1974

Debt Ceiling 31 Dec 1985 (millions): $250,000
Debt Outstanding 31 Dec 1985 (millions): $1,057
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
200.0						200.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	353.0	---		2,349	11,105		13,454
1980 - 1985	437.0	382.5		1,339	5,213		6,552
1985	200.0	96.0		486	1,665		2,051
Total	1,097.0	---		4,174	17,983		22,051

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
---	---	---	---	---	---

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
27,740	30.0	46,310	44,382	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	417	21.0
Other Home	1,734	75.0
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,151	96.0

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
5	394	1,043	529	123	44	13	2,151

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
94	612	1,059	358	28					2,151

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X	X	100		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
No	Yes	0.5	

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
13.2								13.2	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	77	2,272
Section 236		
Other		
State-Assisted		
Unassisted		
80/20's*	20	508
Other		
Total	97	2,780

	Bond Volume	Number of Units Financed		
	IDB's	By Type of Construction		
	(millions)	New/Sub Rehab*	Mod Rehab	Total
Prior to 1980	50.0	1,584		1,584
1980-1985	28.0	644*	44	688
1985	13.2	508		508
Total	91.2	2,736	44	2,780

*additional 401 units financed through purchase of SF mortgages out-of-portfolio from lenders

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
2,272	573	1,741	95	83		82.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
			1		1

Percent Of Rental Projects Owned By Non-Profit Entities

7.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

NOTES:

TENNESSEE HOUSING DEVELOPMENT AGENCY

Chief Executive: Thomas P. Lawrence II, Executive Director
Size of Board of Directors: 16
Size of Staff: 81
Year of Enabling Legislation: 1973
First Bond Issue: Nov 1974

Debt Ceiling 31 Dec 1985 (millions): $1,332
Debt Outstanding 31 Dec 1985 (millions): $999.5
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
182.5						182.5	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980	357.5	---		3,518	8,614		12,132
1980 - 1985	569.8	499.7		3,404	8,637		12,041
1985	182.5	167.3		991	2,611		3,602
Total	1,109.8	---		7,913	19,862		27,775

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
1,962					630

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
47.0	1,973	15.0	621	38.0	1,590

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
20,000	28.0	41,000	39,900	30.0	1.3%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	621	26.0
Other Home	3,513	139.2
Qual. Rehab.		
Mobile/Mfd.	50	2.1
Construction		
Home Improv.		
Energy Cons		
Other		
Total	4,184	167.3

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
262	1,811	2,102	9				4,184

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
74	1,858	2,098	148	6					4,184

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X	X	93.5	6.5	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	30.9	17.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980	51.8	3,400		3,400
Section 8			1980-1985				
Section 236			1985				
Other			Total	51.8	3,400		3,400
State-Assisted							
Unassisted							
80/20's	46	3,400*					
Other							
Total	46	3,400					

*Also Section 8 units

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
3,016	52	2,258	304	9		80

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

57.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
			X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20

NOTES:

TEXAS HOUSING AGENCY

Chief Executive: Dan McNeil, Executive Administrator
Size of Board of Directors: 9
Size of Staff: 30
Year of Enabling Legislation: 1979
First Bond Issue: Nov 1980

Debt Ceiling 31 Dec 1985 (millions): N/A
Debt Outstanding 31 Dec 1985 (millions): ---
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
354.0						354.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	793.0	448.0		5,101	4,707		9,808
1985	354.0	156.8		1,438	1,329		2,767
Total	1,147.0	604.8		6,539	6,036		12,575

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
6.0	166	9.0	249	85.0	2,352

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
24,033	---	60,867	56,661	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	249	---
Other Home	2,352	---
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,767	156.8

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
1	348	888	1,032	415	83		2,767

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	284	764	1,223	423	73				2,767

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes		X	30.0	70.0	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	4.0	2.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	146.0	29.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
114.8								114.8	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		**Bond Volume**	**Number of Units Financed**		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8			1980-1985	205.4	5,547	5,547
Section 236			1985	114.8	3,165	3,165
Other			Total	320.2	8,712	8,712
State-Assisted						
Unassisted						
80/20's	35	8,712				
Other						
Total	35	8,712				

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
3		3	11		11

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
38

NOTES:

UTAH HOUSING FINANCE AGENCY

Chief Executive: William H. Erickson, Executive Director
Size of Board of Directors: 9
Size of Staff: 16
Year of Enabling Legislation: 1975
First Bond Issue: July 1977

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $813.9
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980	202.0	---		4,300	4,325		8,625
1980 - 1985	668.3	474.0		4,800	1,600		6,400
1985		106.0					
Total	870.3	---		9,100	5,925		15,025

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	2,051

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
30,000	---	56,175	51,681	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	2,051	106.0
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,051	106.0

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
---	---	---	---	---	---	---	2,051

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	2,051

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		100.0		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	29.0	---

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	200.0	

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
39.3								39.3	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		**Bond Volume**	**Number of Units Financed**		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980	12.7	446	446
Section 8	30	1,068	1980-1985	32.2	1,084	1,084
Section 236			1985	39.3	1,332	1,332
Other	21	1,794	Total	84.2	2,862	2,862
State-Assisted						
Unassisted						
80/20's						
Other						
Total	51	2,862*				

*All 80/20 units

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
			19		

Percent Of Rental Projects Owned By Non-Profit Entities

2.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

--- = Info Not Available

NOTES:

VERMONT HOUSING FINANCE AGENCY

Chief Executive: Allan S. Hunt, Executive Director
Size of Board of Directors: 7
Size of Staff: 22
Year of Enabling Legislation: 1974
First Bond Issue: Sep. 1974

Debt Ceiling 31 Dec 1985 (millions): $500
Debt Outstanding 31 Dec 1985 (millions): $417.5
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
89.1	1.6					89.1	1.6

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980	140.7	---		870	3,024		3,894
1980 - 1985	215.6	155.0		632	1,808		2,440
1985	89.1	52.9		149	1,014		1,163
Total	445.4	---		1,651	5,846		7,497

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
			30		

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				18.4	214

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
26,302	29.0	51,377	45,507	25.0	10.9%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	1,163	52.9
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	1,163	52.9

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
1	143	708	311				1,163

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
	194	686	283						1,163

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		75.0		25.0*

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	45.7	48.6

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
52.0	10.0	

*Unallocated by legislative mandate

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
				0.4				0.4	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	89	1,943
Section 236		
Other	1	24
State-Assisted		
Unassisted		
80/20's		
Other		
Total	90	1,967

Bond Volume

	IDB's (millions)
Prior to 1980	41.2
1980-1985	31.3
1985	0.4
Total	72.9

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
1,252		1,252
683		683
32		32
1,967		1,967

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
1,935						41.0

Use Of Mortgage Insurance

Number of Projects					
1984			1985		
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

4.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X					

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
N/A

NOTES:

VIRGIN ISLANDS HOUSING FINANCE AUTHORITY

Data not available.

VIRGINIA HOUSING DEVELOPMENT AUTHORITY

Chief Executive: John Ritchie, Jr., Executive Director
Size of Board of Directors: 9
Size of Staff: 163
Year of Enabling Legislation: 1972
First Bond Issue: Sep. 1974

Debt Ceiling 31 Dec 1985 (millions): No
Debt Outstanding 31 Dec 1985 (millions): $2,460.4
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
457.7						457.7	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction: New	Existing	Home Impr.	Total
Prior to 1980	526.8	---	---	8,400	9,600	500	18,500
1980 - 1985	1,086.7	849.8	1.8	8,200	9,800		18,000
1985	457.7	309.3	0.3	3,700	4,900		8,600
Total	2,071.2	---	---	20,300	24,300	500	45,100

1985 - Federal Program Involvement

		Number of Loans			
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
			150		150

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	6,244

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	6,244	308.6
Qual. Rehab.	13	0.7
Mobile/Mfd.		
Construction		
Home Improv.	51	0.3
Energy Cons	180	0.4
Other		
Total	6,488	310.0

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
25,556	30.0	53,281	49,593	30.0	7.0%

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	1,116	3,732	1,279	96	1		6,237

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
14	832	3,522	1,665	187	17				6,237

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		99.0	1.0	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	No	10.0	4.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
	9.7	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
119.8								119.8	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		**Bond Volume**	**Number of Units Financed**		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980	407.1	20,683	32	20,715
Section 8	162	14,504	1980-1985	208.8	5,074	837	5,911
Section 236	33	4,242	1985	119.8	2,246	150	2,396
Other	26	1,304	Total	735.7	27,182	1,053	*28,235
State-Assisted	21	223					
Unassisted							
80/20's	36	4,173					
Other	18	4,154					
Total	296	*28,600					

*Use of multiple programs in some projects.

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
12,000	1,534	5,297		87	1,155	40.1

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
17	2		20		

Percent Of Rental Projects Owned By Non-Profit Entities

5.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X				X	X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
40.0

NOTES:

WASHINGTON STATE HOUSING FINANCE COMMISSION

Chief Executive: Kim Herman, Executive Director
Size of Board of Directors: 11
Size of Staff: 5
Year of Enabling Legislation: 1983
First Bond Issue: 1983

Debt Ceiling 31 Dec 1985 (millions): $1,000
Debt Outstanding 31 Dec 1985 (millions): $803.9
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
85.0						85.0	

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New	Existing	Home Impr.	Total
Prior to 1980							
1980 - 1985	368.5	170.4		1,453	1,587		3,040
1985	85.0	141.2		1,120	1,481		2,601
Total	453.5	311.6		2,573	3,068		5,641

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				100.0	2,601

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
27,940	---	60,191	54,312	30.0	5.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	2,601	141.2
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other		
Total	2,601	141.2

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
12	295	1,285	906	97	1		2,596

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
---	---	---	---	---	---	---	---	---	2,596

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes	X		100.0		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	7.0	19.0

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
40.0	170.0	8.0

--- = Info Not Available

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
262.0								262.0	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		**Bond Volume**	**Number of Units Financed**		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8			1980-1985	134.3	4,470	4,470
Section 236			1985	262.0	8,176	8,176
Other			Total	396.4	12,646	12,646
State-Assisted						
Unassisted						
80/20's	137	12,646				
Other						
Total	137	12,646				

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
			2	2	

Percent Of Rental Projects Owned By Non-Profit Entities

0.01

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X					

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
20.0

NOTES:

WEST VIRGINIA HOUSING DEVELOPMENT FUND

Chief Executive: Joe W. Hatfield, Executive Director
Size of Board of Directors: 11
Size of Staff: 56
Year of Enabling Legislation: 1968
First Bond Issue: 1974

Debt Ceiling 31 Dec 1985 (millions): $1,250
Debt Outstanding 31 Dec 1985 (millions): $745
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: No

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
114.5	1.8					114.5	1.8

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction New*	Existing	Home Impr.	Total
Prior to 1980	162.1	---		1,419	5,535		6,954
1980 - 1985	221.4	200.3		328	1,985		2,313
1985	114.5	28.9		230	2,022		2,252
Total	497.9	---		1,977	9,542		11,519**

*Includes Mobile Homes
**Estimated based on projected activity

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
25		131			

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
3.7	25	19.4	132	63.0	427

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
27,441	32.0	47,300	42,600	30.0	9.5%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	676	28.8
Qual. Rehab.		
Mobile/Mfd.	3	.1
Construction		
Home Improv.		
Energy Cons		
Other		
Total	679	28.9

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
18	88	337	226	10			679

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
5	209	344	111	10					679

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
No			50.0	50.0	

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	37.0	20.5

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
(millions)		
25.0	30.0	25.0

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
25.7								25.7	

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	107	5,228
Section 236	10	1,650
Other	67	1,987
State-Assisted		
Unassisted		
80/20's		
Other	12	1,303
Total	196	10,168*

*Use of multiple programs in some projects

Bond Volume

	IDB's (millions)
Prior to 1980	380.9
1980-1985	105.3
1985	25.7
Total	511.9

Number of Units Financed

By Type of Construction		
New/Sub Rehab	Mod Rehab	Total
6,891		6,891
2,355		2,355
752		752
9,998		9,998*

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
5,228						55.8

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
28			27		

Percent Of Rental Projects Owned By Non-Profit Entities

3.6

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
X					X

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent

NOTES:

WISCONSIN HOUSING & ECONOMIC DEVELOPMENT AUTHORITY

Chief Executive: Richard J. Longabaugh, Executive Director
Size of Board of Directors: 11
Size of Staff: 92
Year of Enabling Legislation: 1972
First Bond Issue: June 1979

Debt Ceiling 31 Dec 1985 (millions): $210,000
Debt Outstanding 31 Dec 1985 (millions): $1,253.3
1985 State Appropriations (millions): $2.5
1985 Bonds Issued for Non-Housing Activity: Yes

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
209.5	6.2					209.5	6.2

Cumulative - Bond Volume (millions)

Mortgage Purchase Volume (millions)

Number of Loans Financed

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.	By Type of Construction			
				New	Existing	Home Impr.	Total
Prior to 1980	86.9		2.9	2,209	795	3,834	6,838
1980 - 1985	591.1	421.4	42.8	2,299	9,804	4,814	16,917
1985	209.5	178.6	8.9	627	3,206	432	4,265
Total	887.5	600.0	54.6	5,135	13,805	9,080	28,020

1985 - Federal Program Involvement

Number of Loans					
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
	432				

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
				83.0	3,988

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
22,392	29.0	43,491	37,039	30.0	13.0%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home		
Other Home	4,805	178.6
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.	1,303	8.9
Energy Cons		
Other		
Total	6,108	187.5

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
14	1,022	1,754	96				2,886

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
111	1,660	966	149						2,886

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Local Issuers	Other
Yes	X	X	100.0		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	13.0	16.8

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab	
	Number of Projects	Number of Units
Federally-Assisted		
Section 8	163	12,946
Section 236	19	1,425
Other	7	296
State-Assisted	4	163
Unassisted		
80/20's		
Other		
Total	193	14,830

Bond Volume	Number of Units Financed		
IDB's	By Type of Construction		
(millions)	New/Sub Rehab	Mod Rehab	Total
Prior to 1980	342.4	12,800	12,800
1980-1985	79.9	1,818	1,818
1985			
Total	422.3	14,618	14,618*

*Additional 212 units financed through surplus funds

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees
11,818	117			133		1.0

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI
2			4		

Percent Of Rental Projects Owned By Non-Profit Entities

10.0

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
		X	X		

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
N/A

NOTES:

WYOMING COMMUNITY DEVELOPMENT AUTHORITY

Chief Executive: George D. Axlund, Executive Director
Size of Board of Directors: 9
Size of Staff: 9
Year of Enabling Legislation: 1975
First Bond Issue: Aug. 1978

Debt Ceiling 31 Dec 1985 (millions): $1,160.6
Debt Outstanding 31 Dec 1985 (millions): $865.3
1985 State Appropriations (millions): No
1985 Bonds Issued for Non-Housing Activity: Yes

HOMEOWNERSHIP PROGRAMS

1985 Bond Volume (millions)

Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
100.0						100.0	

Cumulative - Bond Volume (millions)

	MRB's (including Vet bonds)	Home Mortgage	Home Impr.
Prior to 1980	246.9	215.3	
1980 - 1985	509.9	404.8	
1985	100.0	85.4	
Total	856.8	705.5	

Mortgage Purchase Volume (millions)

Number of Loans Financed

	By Type of Construction			
	New	Existing	Home Impr.	Total
Prior to 1980	2,670	2,055		4,725
1980 - 1985	2,854	2,197		5,051
1985	722	556		1,278
Total	6,246	4,808		11,054

1985 - Federal Program Involvement

	Number of Loans				
FHA 203 (b)	FHA Other	VA	CDBG	UDAG	Other
1,277					

1985 - Loans Purchased with Mortgage Insurance

FHA		VA		Private	
Percent	Number	Percent	Number	Percent	Number
100.0	1,277				

1985 - Home Purchase Information

MRB Financed Mortgages
Average Borrower and Mortgage Characteristics

Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Down-payment
28,244	28.0	60,856	56,652	25.0	6.9%

1985 - Mortgage Loans Purchased with MRBs by Type

	Number of Loans	Mortgage Volume (millions)
Permanent Financing		
Vet Home	---	---
Other Home	---	---
Qual. Rehab.		
Mobile/Mfd.		
Construction		
Home Improv.		
Energy Cons		
Other	---	---
Total	---	---

--- = Info Not Available

1985 - Number of Home Buyers Receiving Mortgages by Income Range

Annual Gross Income							
Less Than 10,000	10,000 To 19,999	20,000 To 29,999	30,000 To 39,999	40,000 To 49,999	50,000 To 59,999	75,000 And Over	Total
	191	693	366	27			1,277

1985 - Number of Loans by Range of Acquisition Cost

Less Than 20,000	20,000 To 39,999	40,000 To 59,999	60,000 To 79,999	80,000 To 99,999	100,000 To 119,999	120,000 To 149,999	150,000 To 199,999	200,000 And Over	Total
12	89	380	636	146	14				1,277

Sub-State Allocation of MRB Authority

Procedure Different From Internal Revenue Code			Percent of 1985 State Volume Ceiling Allocated To		
Separate Policy & Procedure	Established by State Legislature	Governor's Order	Agency	Local Issuers	Other
Yes		X	100.0		

1985 - Program Targeting

Income Limit For Eligibility	IRS Safe Harbor Limits Used	% State Population In 103A Targeted Areas	% MRB Loan Activity In 103A Targeted Areas
Yes	Yes	0.0	N/A

Mortgage Credit Certificate Program

MRB Authority Converted		
1984	1985	Expected To Issue In 1986
	(millions)	
114.0	99.0	

RENTAL PROGRAMS

1985 - Bond Volume (in millions)

Multi Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	G.O.'s	Agency Contrib.	Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.

Cumulative Projects And Units Financed By Type of Program

	New/Sub Rehab & Mod Rehab		Bond Volume	Number of Units Financed		
	Number of Projects	Number of Units	IDB's (millions)	By Type of Construction New/Sub Rehab	Mod Rehab	Total
Federally-Assisted			Prior to 1980			
Section 8	4	147	1980-1985	8.4	147	147
Section 236			1985			
Other			Total	8.4	147	147
State-Assisted						
Unassisted						
80/20's						
Other						
Total	4	147				

Federal And State Rental Program Involvement

Section 8 New/Sub Rehab	Mod Rehab	Certificates	Vouchers	Rental Rehab	Other Fed/State	Percent Of Section 8 Units w/Admin Fees

Use Of Mortgage Insurance

Number of Projects					
	1984			1985	
Total Financed	FHA Insured	PMI	Total Financed	FHA Insured	PMI

Percent Of Rental Projects Owned By Non-Profit Entities

1985 - Federal Rental Program Assistance Used

CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other

1985 - Rental Program Targeting

80/20 Units Leased At Rent-up To Household With Incomes Below 80% Area Median
Percent
N/A

NOTES:

HOMEOWNERSHIP PROGRAMS

Tables 1-10

1985 State Housing Finance Agency Activity – Homeownership Programs

TABLE 1 – 1985 BOND VOLUME (DOLLARS IN MILLIONS)

State Agency	Single Family MRB's	Agency Contrib.	Veterans MRB's	Agency Contrib.	Single Family G.O.'s	Agency Contrib.	Single Family Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
Alabama	200.0								200.0	
Alaska	202.4	21.3	150.0	21.2			400.0	82.0	752.4	124.5
Arizona	N/A								N/A	
Arkansas	200.0								200.0	
California	499.3								499.3	
Colorado	234.9								234.9	
Connecticut	225.0								225.0	
Delaware	83.5	0.4							83.5	0.4
Dist. Columbia	0.0								0.0	
Florida	367.0								367.0	
Georgia	52.9								52.9	
Hawaii	30.0								30.0	
Idaho	45.0								45.0	
Illinois	275.0								275.0	
Indiana	189.0								189.0	
Iowa	50.0								50.0	
Kansas	N/A								N/A	
Kentucky	100.0	4.0							100.0	4.0
Louisiana	100.0						25.0		125.0	
Maine	130.0								130.0	
Maryland	250.0								250.0	
Massachusetts	263.0	4.8							263.0	4.8
Michigan	150.0	2.8							150.0	2.8
Minnesota	145.0	3.2							145.0	3.2
Mississippi	200.0								200.0	
Missouri	100.0	2.0							100.0	2.0
Montana	200.0	0.7							200.0	0.7
Nebraska	200.0								200.0	
Nevada	75.6								75.6	
New Hampshire	55.0								55.0	
New Jersey	445.0	5.4							445.0	5.4
New Mexico	200.0						21.0		221.0	
N.Y. City HDC	N/A								N/A	
N.Y. State HFA	N/A								N/A	
N.Y. State MLEAC	N/A								N/A	
State of N.Y. MA	600.0								600.0	
North Carolina	204.5	2.0							204.5	2.0
North Dakota	28.5								28.5	
Ohio	408.0								408.0	
Oklahoma	0.0								0.0	
Oregon	95.0								95.0	
Pennsylvania	258.6	0.5							258.6	0.5
Puerto Rico HFC	N/A								N/A	
Puerto Rico HBFA	210.0	---							210.0	---
Rhode Island	100.0	3.0							100.0	3.0
South Carolina	195.0								195.0	
South Dakota	200.0								200.0	
Tennessee	182.5								182.5	
Texas	354.0								354.0	
Utah	0.0								0.0	
Vermont	89.1	1.6							89.1	1.6
Virgin Islands	22.0	---							22.0	---
Virginia	457.7								457.7	
Washington	85.0								85.0	
West Virginia	114.5	1.8							114.5	1.8
Wisconsin	209.5	6.2							209.5	6.2
Wyoming	100.0								100.0	
Total	9,181.5	59.7	150.0	21.2	0.0	0.0	446.0	82.0	9,777.5	162.9

N/A = Not Applicable
--- = Info Not Available

1985 & Cumulative State Housing Finance Agency Activity – Homeownership Programs

TABLE 2 – NUMBER OF LOANS BY TYPE OF CONSTRUCTION

State Agency	1985				Cumulative			
	New	Existing Rehab	Home Imprs.	Total	New	Existing Rehab	Home Imprs.	Total
Alabama	---	---		3,218	---	---		20,261
Alaska	2,788	2,898	199	5,885	23,437	25,426	1,123	49,986
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	2,276	1,753	13	4,042	4,943	7,660	1,395	13,998
California	161	20		181	15,027	1,660	850	17,537
Colorado	810	1,982		2,792	4,441	7,752		12,193
Connecticut	325	949		1,274	7,927	38,387		46,314
Delaware	198	353		551	2,005	4,623		6,628
Dist. Columbia	3	636		639	3	670		673
Florida	1,401	1,253		2,654	4,388	3,924		8,312
Georgia	1,708	733		2,441	5,268	5,032		10,300
Hawaii	21	29		50	1,662	2,452		4,114
Idaho	187	434		621	3,023	5,853	918	9,794
Illinois	300	1,600		1,900	2,100	7,500		9,600
Indiana	820	3,280		4,100	3,513	14,051		17,564
Iowa	---	---		3,090	---	---		10,963
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	199	1,634		1,833	4,134	19,704		23,838
Louisiana	240	481		721	3,599	3,011		6,610
Maine	285	2,000	565	2,850	877	13,261	565	14,703
Maryland	684	2,274	320	3,278	2,652	7,609	869	11,130
Massachusetts	510	2,015		2,525	1,623	13,345		14,968
Michigan	1,208	2,818	965	4,991	13,337	7,016	13,287	33,640
Minnesota	323	720		1,043	8,057	10,136	50,760	68,953
Mississippi	1,424	2,204		3,628	4,713	6,136		10,849
Missouri	---	---	---	2,810	---	---		20,234
Montana	---	---		1,470	---	---		12,258
Nebraska	766	3,566	230	4,562	3,720	16,964	1,468	22,152
Nevada	480	564		1,044	---	---		7,430
New Hampshire	324	428		752	4,581	6,342		10,923
New Jersey		1,193	47	1,240	900	21,408	880	23,188
New Mexico		471		471	8,227	5,955		14,182
N.Y. City HDC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State of N.Y. MA	---	---	---	10,500	---	---	---	44,500
North Carolina	2,100	1,135	25	3,260	8,510	5,457	95	14,062
North Dakota	263	904		1,167	898	2,581		3,479
Ohio	84	3,498		3,582	2,328	18,438	422	21,188
Oklahoma	1,024	1,376		2,400	5,986	8,818	347	15,151
Oregon	80	509		589	1,586	8,345		9,931
Pennsylvania	1,577	3,941		5,518	4,562	12,438		17,000
Puerto Rico HFC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---	---	---	---	---	---
Rhode Island	150	1,350		1,500	4,070	26,870		30,940
South Carolina	180	583		763	4,943	9,014		13,957
South Dakota	486	1,665		2,151	4,174	17,983		22,157
Tennessee	991	2,611		3,602	7,913	19,862		27,775
Texas	1,438	1,329		2,767	6,539	6,036		12,575
Utah					9,100	5,925		15,025
Vermont	149	1,014		1,163	1,651	5,846		7,497
Virgin Islands	---	---	---	---	---	---	---	---
Virginia	3,700	4,900		8,600	20,300	24,300	500	45,100
Washington	1,120	1,481		2,601	2,573	3,068		5,641
West Virginia	230	2,022		2,252	1,977	9,542		11,519
Wisconsin	627	3,206	432	4,265	5,135	13,805	9,080	28,020
Wyoming	722	556		1,278	6,246	4,808		11,054
Total	32,362	68,368	2,796	124,614	232,648	459,013	82,559	889,866

N/A = Not Applicable
--- = Info Not Available

1985 State Housing Finance Agency Activity – Homeownership Programs

TABLE 3 – FEDERAL PROGRAM INVOLVEMENT BY NUMBER OF LOANS

State Agency	FHA 203(b)	FHA Title I	FHA Other	VA Guarantees	CDBG	UDAG	Other
Alabama							
Alaska				1,252			
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	30						
California							
Colorado	---		---	---	---	---	
Connecticut	2,075			401			
Delaware	1			4			
Dist. Columbia	114			17	109		
Florida	11			9			
Georgia							
Hawaii	1		2				
Idaho							
Illinois							
Indiana	50			40			
Iowa							
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	573			225			
Louisiana	---	---	---	---	---	---	---
Maine	5			10			718
Maryland					51	175	
Massachusetts	2				15	5	
Michigan		965			392		
Minnesota							
Mississippi	25			7			
Missouri	1,985			336			
Montana	1,014			253			
Nebraska	403			807			
Nevada	877			167			
New Hampshire							
New Jersey		47					
New Mexico							
N.Y. City HDC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State of N.Y. MA							
North Carolina					19		
North Dakota	263			85			
Ohio	50			8			
Oklahoma							
Oregon							
Pennsylvania				18			
Puerto Rico HFC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---	---	---	---	---
Rhode Island							
South Carolina	18			34			
South Dakota							
Tennessee	1,962						630
Texas							
Utah							
Vermont					30		
Virgin Islands	---			---	---	---	---
Virginia					150		150
Washington	---						
West Virginia	25			131			
Wisconsin		432					
Wyoming	1,277						
Total	10,761	1,444	2	3,804	766	180	1,498

N/A = Not Applicable
--- = Info Not Available

1985 State Housing Finance Agency Activity – Homeownership Programs

TABLE 4 – LOANS PURCHASED WITH MORTGAGE INSURANCE

State Agency	FHA Number	VA Number	Private Number
Alabama	120	97	2,958
Alaska		1,427	4,259
Arizona	N/A	N/A	N/A
Arkansas	---	---	---
California			3,081
Colorado	---	---	---
Connecticut	728	143	397
Delaware			551
Dist. Columbia	114	17	338
Florida	---	---	---
Georgia	1,831	610	
Hawaii	3		651
Idaho			621
Illinois			2,136
Indiana	41	41	4,018
Iowa			3,036
Kansas	N/A	N/A	N/A
Kentucky	578	210	1,045
Louisiana			721
Maine	---	---	---
Maryland			
Massachusetts		4	3,376
Michigan			3,945
Minnesota			1,001
Mississippi	446	316	2,482
Missouri	---	---	---
Montana	1,014	253	
Nebraska	381	767	3,184
Nevada	877	167	
New Hampshire			752
New Jersey			1,193
New Mexico	28	9	433
N.Y. City HDC	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A
State of N.Y. MA			4,041
North Carolina			3,235
North Dakota	243	85	544
Ohio	14	7	3,561
Oklahoma			2,400
Oregon			531
Pennsylvania		16	3,748
Puerto Rico HFC	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---
Rhode Island			1,478
South Carolina			1,914
South Dakota	---	---	---
Tennessee	1,973	621	1,590
Texas	166	249	2,352
Utah			2,051
Vermont			214
Virgin Islands	---	---	---
Virginia			6,244
Washington			2,601
West Virginia	25	132	427
Wisconsin			3,988
Wyoming	1,278		
Total	9,859	5,171	81,097

N/A = Not Applicable
--- = Info Not Applicable
[1]Percent of total 1985 loan purchases

1985 State Housing Finance Agency Activity – Homeownership Programs

TABLE 5 – HOME PURCHASE INFORMATION – BORROWER AND MORTGAGE CHARACTERISTICS (MRB FINANCED MORTAGES) (AVERAGES)

State Agency	Annual Borrower Income	Age Head Household (Years)	Purchase Price	Mortgage Amount	Mortgage Term (Years)	Downpayment
Alabama	24,661	---	57,273	51,933	30.0	10.0%
Alaska	59,712	39.0	132,724	117,834	19.0	11.0%
Arizona	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	21,611	30.0	44,489	40,583	30.0	9.5%
California	31,106	---	79,312	72,429	30.0	8.6%
Colorado	23,567	30.0	58,144	54,932	30.0	4.0%
Connecticut	26,700	31.0	63,359	55,458	17.0	12.0%
Delaware	26,000	28.0	48,200	43,000	30.0	10.0%
Dist. Columbia	28,579	33.0	60,619	53,246	30.0	12.4%
Florida	23,978	---	53,459	49,886	30.0	5.0%
Georgia	25,632	29.3	50,357	47,059	30.0	6.6%
Hawaii	30,432	31.0	77,632	69,902	29.6	9.7%
Idaho	24,138	29.0	49,054	43,753	30.0	10.5%
Illinois	29,400	29.0	55,105	46,771	30.0	15.0%
Indiana	23,000	27.0	42,000	39,000	30.0	5.0%
Iowa	---	28.9	44,000	39,000	30.0	7.5%
Kansas	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	20,063	29.0	34,905	33,469	25.0	6.0%
Louisiana	32,949	28.0	55,540	53,311	30.0	8.3%
Maine	22,000	28.0	46,000	42,000	30.0	9.0%
Maryland	25,347	29.0	50,684	48,875	30.0	5.0%
Massachusetts	27,957	30.0	63,174	55,418	30.0	10.5%
Michigan	20,486	29.0	37,128	33,188	25.0	9.2%
Minnesota	24,106	28.2	53,548	47,451	30.0	12.0%
Mississippi	21,422	---	49,025	45,586	30.0	7.0%
Missouri	20,679	29.0	40,199	38,002	19.30	5.5%
Montana	25,000	30.0	52,000	50,000	30.0	6.0%
Nebraska	26,268	30.0	46,683	40,399	30.0	9.5%
Nevada	25,000	30.0	65,000	65,000	30.0	3.0%
New Hampshire	29,107	29.1	59,445	54,818	25.0	7.8%
New Jersey	31,617	32.0	60,169	50,491	30.0	16.0%
New Mexico	30,000	27.5	50,000	46,000	30.0	5.0%
N.Y. City HDC	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A	N/A	N/A	N/A
State of N.Y. MA	36,300	31.0	62,000	50,840	28.0	14.0%
North Carolina	26,000	28.0	50,000	47,000	30.0	5.0%
North Dakota	22,800	29.7	50,200	45,800	30.0	8.9%
Ohio	26,700	---	47,200	41,700	30.0	5.0%
Oklahoma	30,000	30.0	56,645	49,342	30.0	10.2%
Oregon	23,940	29.0	46,000	42,275	30.0	5.7%
Pennsylvania	22,080	---	44,555	37,971	30.0	8.0%
Puerto Rico HFC	N/A	N/A	N/A	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---	---	---	---
Rhode Island	31,240	30.0	57,890	50,320	18.0	13.0%
South Carolina	23,000	30.0	47,500	45,051	30.0	5.0%
South Dakota	27,740	30.0	46,310	44,382	30.0	5.0%
Tennessee	20,000	28.0	41,000	39,900	30.0	1.3%
Texas	24,033	---	60,867	56,661	30.0	5.0%
Utah	30,000	---	56,175	51,681	30.0	5.0%
Vermont	26,302	29.0	51,377	45,507	25.0	10.9%
Virgin Islands	---	---	---	---	---	---
Virginia	25,556	30.0	53,281	49,593	30.0	7.0%
Washington	27,940	---	60,191	54,312	30.0	5.0%
West Virginia	27,441	32.0	47,300	42,600	30.0	9.5%
Wisconsin	22,392	29.0	43,491	37,039	30.0	13.0%
Wyoming	28,244	28.0	60,586	56,652	25.0	6.9%
Average	26,713	30	54,343	49,335	28	8.0%

N/A = Not Applicable
--- = Info Not Available

1985 State Housing Finance Agency Activity – Homeownership Programs

TABLE 6 – NUMBER OF HOME BUYERS RECEIVING MORTGAGES BY INCOME RANGE

State Agency	Annual Gross Income							
	Less than $10,000	$10,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 to $74,999	$75,000 or More	Total
Alabama	140	712	1,186	736	94	2		2,870
Alaska	2	20	372	616	794	1,292	325	3,421
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	6	564	1,359	728	110	21	1	2,789
California		118	1,220	1,477	266			3,081
Colorado	5	454	1,800	523	10			2,792
Connecticut			2,440	603	87	26		3,156
Delaware	3	150	576	230				959
Dist. Columbia		73	288	258	20			639
Florida	16	928	1,609	101				2,654
Georgia	3	344	1,485	706	11			2,549
Hawaii		36	282	283	49	4		654
Idaho		27	129	17				173
Illinois	2	107	203	88	48	9		457
Indiana		410	1,845	1,845				4,100
Iowa	---	---	---	---	---	---	---	3,090
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	9	702	1,122					1,833
Louisiana	13	59	238	239	131	41		721
Maine	5	135	121	7	1			269
Maryland		399	1,657	525				2,581
Massachusetts	8	349	1,974	1,427	56	1		3,815
Michigan	11	1,715	2,295	5				4,026
Minnesota	7	119	198	98				422
Mississippi	258	1,204	1,580	586				3,628
Missouri	127	827	479	8	1			1,442
Montana	1	115	391	144				651
Nebraska	194	2,196	1,612	290	23	17		4,332
Nevada	1	125	665	249	4			1,044
New Hampshire	---	---	---	---	---	---	---	752
New Jersey		116	561	247	171	90	8	1,193
New Mexico	8	267	835	137				1,247
N.Y. City HDC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State of N.Y. MA	6	502	1,771	1,875	1,189	733	46	6,122
North Carolina	1	534	2,000	600				3,135
North Dakota	74	313	564	216				1,167
Ohio	118	988	2,876	1,985	811	353	32	7,163
Oklahoma	35	212	466	649	633	393	44	2,400
Oregon	1	98	483					582
Pennsylvania	422	1,471	2,566	1,049				5,508
Puerto Rico HFC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---	---	---	---	---	---
Rhode Island	5	204	573	558	126	12		1,478
South Carolina	8	250	1,013	643				1,914
South Dakota	5	394	1,043	529	123	44	13	2,151
Tennessee	262	1,811	2,102	9				4,184
Texas	1	348	888	1,032	415	83		2,767
Utah	---	---	---	---	---	---	---	2,051
Vermont	1	143	708	311				1,163
Virgin Islands	---	---	---	---	---	---	---	---
Virginia	13	1,116	3,732	1,279	96	1		6,237
Washington	12	295	1,285	906	97	1		2,596
West Virginia	18	88	337	226	10			679
Wisconsin	14	1,022	1,754	96				2,886
Wyoming		191	693	366	27			1,277
Total	1,815	22,251	53,376	24,502	5,403	3,105	469	116,800
Percent*	1.6	19.1	45.7	21.0	4.6	2.7	0.4	100.0

N/A = Not Applicable
--- = Info Not Available
*Based on available information

1985 State Housing Finance Agency Activity – Homeownership Programs
TABLE 7 – NUMBER OF LOANS BY RANGE OF ACQUISITION COST

State Agency	Acquisition Cost									
	Less than $20,000	$20,000 to $39,999	$40,000 to $59,999	$60,000 to $79,999	$80,000 to $99,999	$100,000 to $119,999	$120,000 to $149,999	$150,000 to $199,999	$200,000 or More	Total
Alabama	3	377	1,289	998	199	4				2,870
Alaska			19	351	1,010	855	723	334	129	3,421
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	36	1,075	1,305	373						2,789
California		34	387	1,321	969	319	51			3,081
Colorado	7	263	1,032	1,264	226					2,792
Connecticut		157	1,059	1,956	295	11				3,478
Delaware	3	117	555	262	21					958
Dist. Columbia		40	281	251	63	4				639
Florida		151	850	1,572	81					2,654
Georgia		347	2,191	11						2,549
Hawaii		12	185	271	152	32	2			654
Idaho		32	130	11						173
Illinois	9	157	191	67	28	3	2			457
Indiana	---	---	---	---	---	---	---	---	---	4,100
Iowa	---	---	---	---	---	---	---	---	---	3,090
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	65	1,217	551							1,833
Louisiana	13	242	402	64						721
Maine	3	76	147	43						269
Maryland	189	413	1,592	394						2,588
Massachusetts	16	295	1,219	1,731	483	54	16	1		3,815
Michigan	187	2,745	699	395						4,026
Minnesota	1	102	170	134	15					422
Mississippi	17	1,031	1,793	713	74					3,628
Missouri	51	720	568	96	7					1,442
Montana	5	111	350	185						651
Nebraska	72	1,384	1,874	955	37	10				4,332
Nevada	5	27	275	581	156					1,044
New Hampshire	---	---	---	---	---	---	---	---	---	752
New Jersey	---	---	---	---	---	---	---	---	---	1,193
New Mexico	15	156	582	451	43					1,247
N.Y. City HDC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State of N.Y. MA	96	1,212	1,569	1,558	1,151	501	69	1		6,157
North Carolina	2	500	2,000	622	10	1				3,135
North Dakota	36	257	527	347						1,167
Ohio	147	2,351	3,364	1,037	236	20	8			7,163
Oklahoma	---	---	---	---	---	---	---	---	---	2,400
Oregon	3	144	375	67						589
Pennsylvania	370	1,330	2,618	786	404					5,508
Puerto Rico HFC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---	---	---	---	---	---	---	---
Rhode Island	3	151	702	574	48					1,478
South Carolina	11	377	1,111	415						1,914
South Dakota	94	612	1,059	358	28					2,151
Tennessee	74	1,858	2,098	148	6					4,184
Texas		284	764	1,223	423	73				2,767
Utah	---	---	---	---	---	---	---	---	---	2,051
Vermont		194	686	283						1,163
Virgin Islands	---	---	---	---	---	---	---	---	---	---
Virginia	14	832	3,522	1,665	187	17				6,237
Washington	---	---	---	---	---	---	---	---	---	2,596
West Virginia	5	209	344	111	10					679
Wisconsin	111	1,660	966	149						2,886
Wyoming	12	89	380	636	146	14				1,277
Total	1,674	23,341	41,781	24,429	6,508	1,918	871	336	129	117,170
Percent*	1.4	19.9	35.7	20.8	5.6	1.6	0.7	0.3	0.1	

N/A = Not Applicable
--- = Info Not Available
*Percentages based on available information

1985 State Housing Finance Agency Activity – Homeownership Programs
TABLE 8 – PROGRAM TARGETING

State Agency	State Income Limit for Eligibility	IRS Safe Harbor Limits Used	% State Population in 103A Targeted Areas	% MRB Loan Activity in 103A Targeted Areas
Alabama	Yes	Yes	---	54.0
Alaska	No	Yes	0.0	N/A
Arizona	N/A	N/A	N/A	N/A
Arkansas	Yes	No	31.3	35.0
California	Yes	No	10.0	18.0
Colorado	Yes	Yes	21.4	21.0
Connecticut	Yes	No	24.5	32.0
Delaware	Yes	Yes	12.0	2.0
Dist. Columbia	No	Yes	38.3	14.0
Florida	Yes	Yes	3.0	
Georgia	Yes	No	25.0	20.0
Hawaii	Yes	Yes	2.2	
Idaho	No	Yes	48.0	27.0
Illinois	Yes	Yes	15.0	---
Indiana	Yes	Yes	30.0	20.0
Iowa	Yes	Yes	---	20.0
Kansas	N/A	N/A	N/A	N/A
Kentucky	Yes	No	39.0	21.8
Louisiana	Yes	Yes	---	13.0
Maine	Yes	Yes	1.0	1.0
Maryland	Yes	No	25.0	33.2
Massachusetts	Yes	Yes	20.0	22.3
Michigan	Yes	No	58.4	45.0
Minnesota	Yes	No	1.8	0.2
Mississippi	Yes	Yes	48.5	24.0
Missouri	Yes	Yes	1.9	0.5
Montana	Yes	Yes	35.0	55.0
Nebraska	Yes	Yes	5.0	6.9
Nevada	Yes	Yes	1.0	0.1
New Hampshire	Yes	Yes	30.0	58.2
New Jersey	Yes	Yes	28.8	57.0
New Mexico	Yes	Yes	5.0	0.5
N.Y. City HDC	N/A	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A	N/A
State of N.Y. MA	No	Yes	20.0	23.0
North Carolina	Yes	Yes	5.0	1.0
North Dakota	Yes	No	6.0	4.0
Ohio	No	Yes	25.0	22.5
Oklahoma	Yes	Yes	41.0	---
Oregon	Yes	No	23.0	11.0
Pennsylvania	Yes	Yes	40.0	36.0
Puerto Rico HFC	N/A	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---	---
Rhode Island	Yes	No	2.0	2.0
South Carolina	Yes	No	48.0	30.0
South Dakota	No	Yes	0.5	
Tennessee	Yes	No	30.9	17.0
Texas	Yes	Yes	4.0	2.0
Utah	Yes	No	29.0	---
Vermont	Yes	No	45.7	48.6
Virgin Islands	---	---	---	---
Virginia	Yes	No	10.0	4.0
Washington	Yes	Yes	7.0	19.0
West Virginia	Yes	Yes	37.0	20.5
Wisconsin	Yes	Yes	13.0	16.8
Wyoming	Yes	Yes	0.0	N/A
Average	43 Yes/6 No	33 Yes/16 No	20.6%	19.7%

N/A = Not Applicable
--- = Info Not Available

1985 State Housing Finance Agency Activity – Homeownership Programs
TABLE 9 – SUB-STATE ALLOCATION OF AUTHORITY

State Agency	Procedure Differs from Internal Revenue Code			Percent of State MRB Volume Ceiling		
	Separate Policy & Procedure	Established by State Legislature	Established by Governor's Order	Agency	Allocated to Local Issuers	Other State Agency
Alabama	Yes	X		100		
Alaska	Yes	X		100		
Arizona	N/A			N/A	100	
Arkansas	Yes	X		100		
California	Yes	X		24	67	9
Colorado	No			50	50	
Connecticut	Yes		X	100		
Delaware	No			50	50	
Dist. Columbia	No			100		
Florida	Yes	X	X	52	48	
Georgia	Yes	X		70	30	
Hawaii	Yes	X		50		50
Idaho	No			100		
Illinois	No			53	47	
Indiana	Yes	X		100		
Iowa	Yes	X		25	75	
Kansas	N/A			N/A	100	
Kentucky	Yes		X	50	50	
Louisiana	No			50	50	
Maine	Yes	X		75	25	
Maryland	Yes	X		74	26	
Massachusetts	Yes		X	100		
Michigan	Yes	X		100		
Minnesota	Yes	X		73	27	
Mississippi	Yes		X	100		
Missouri	No			50	50	
Montana	Yes	X		100		
Nebraska	Yes	X		100		
Nevada	Yes		X	100		
New Hampshire	Yes		X	100		
New Jersey	Yes		X	100		
New Mexico	Yes		X	100		
N.Y. City HDC	N/A			N/A		
N.Y. State HFA	N/A			N/A		
N.Y. State MLEAC	N/A			N/A		
State of N.Y. MA	Yes		X	100		
North Carolina	Yes	X		80	4	16[1]
North Dakota	Yes	X		75	25	
Ohio	Yes		X	100		
Oklahoma	Yes		X	100		
Oregon	Yes	X		99	1	
Pennsylvania	Yes		X	60	40	
Puerto Rico HFC	N/A			N/A	N/A	
Puerto Rico HBFA	---			---	---	
Rhode Island	Yes	X		100		
South Carolina	Yes	X		100		
South Dakota	Yes	X	X	100		
Tennessee	Yes	X	X	93.5	6.5	
Texas	Yes		X	30	70	
Utah	Yes	X		100		
Vermont	Yes	X		75		25[2]
Virgin Islands	---	---	---	100		
Virginia	Yes	X		99	1	
Washington	Yes	X		100		
West Virginia	No			50	50	
Wisconsin	Yes	X	X	100		
Wyoming	Yes		X	100		

N/A = Not Applicable
--- = Info Not Available
[1]Remainder unallocated.
[2]Unallocated by legislative mandate

1984 and 1985 State Housing Finance Agency Activity – Homeownership Programs

TABLE 10 – MORTGAGE CREDIT CERTIFICATE PROGRAM

State Agency	MRB Authority Converted 1984	MRB Authority Converted 1985	Expected To Issue 1986
	(millions)		
Alabama			
Alaska			
Arizona	N/A	N/A	N/A
Arkansas	92.7		
California			
Colorado	3.5		
Connecticut			
Delaware		16.5	
Dist. Columbia	130.0	200.0	
Florida	6.0	45.0	51.0
Georgia	10.0	66.0	---
Hawaii	14.0		
Idaho	144.0	155.0	50.0
Illinois			
Indiana		10.0	12.0
Iowa	7.0	123.0	---
Kansas	N/A	N/A	N/A
Kentucky			
Louisiana			
Maine	56.0	21.0	
Maryland			
Massachusetts			
Michigan	109.0	134.0	243.0
Minnesota			
Mississippi			
Missouri			
Montana	25.0		
Nebraska		6.0	6.0
Nevada			
New Hampshire	150.0	144.5	
New Jersey			
New Mexico			
N.Y. City HDC	N/A	N/A	N/A
N.Y. State HFA	N/A	N/A	N/A
N.Y. State MLEAC	N/A	N/A	N/A
State of N.Y. MA			
North Carolina			
North Dakota	78	122	
Ohio			
Oklahoma			
Oregon	80.0	100.0	30.0
Pennsylvania			
Puerto Rico HFC	N/A	N/A	N/A
Puerto Rico HBFA	---	---	---
Rhode Island		100.0	100.0
South Carolina	80.0		
South Dakota			
Tennessee			
Texas		146.0	29.0
Utah		200.0	
Vermont	52.0	10.0	
Virgin Islands	---	---	---
Virginia		9.7	
Washington	40.0	170.0	8.0
West Virginia	25.0	30.0	25.0
Wisconsin			
Wyoming	114.0	99.0	
Total	$1,216.2	$1,907.7	$554.0

N/A = Not Applicable
--- = Info Not Available

RENTAL PROGRAMS

Tables 1-9

1985 State Housing Finance Agency Activity – Rental Programs

TABLE 1 – BOND VOLUME (MILLIONS)

State Agency	Multi-Family IDB's	Agency Contrib.	Section 11 (b)	Agency Contrib.	Multi-Family G.O.'s	Agency Contrib.	Multi-Family Taxable	Agency Contrib.	Total Bond Volume	Total Agency Contrib.
Alabama	242.0								242.0	
Alaska	N/A		N/A		N/A		N/A		N/A	N/A
Arizona	N/A		N/A		N/A		N/A		N/A	N/A
Arkansas	37.6								37.6	
California	158.1								158.1	
Colorado	96.4								96.4	
Connecticut	179.0								179.0	
Delaware										
Dist. Columbia	107.4								107.4	
Florida	715.7								715.7	
Georgia	10.4								10.4	
Hawaii	35.8								35.8	
Idaho										
Illinois	267.9								267.9	
Indiana	18.7								18.7	
Iowa	103.2								103.2	
Kansas	N/A		N/A		N/A		N/A		N/A	N/A
Kentucky	40.0	2.4							40.0	2.4
Louisiana	58.2								58.2	
Maine	23.0								23.0	
Maryland	160.0								160.0	
Massachusetts	299.2	1.5							299.2	1.5
Michigan	42.2	3.5							42.2	3.5
Minnesota	25.3	0.4							25.3	0.4
Mississippi										
Missouri	12.0								12.0	
Montana										
Nebraska	77.1								77.1	
Nevada	62.5								62.5	
New Hampshire	56.5								56.5	
New Jersey	222.1								222.1	
New Mexico					81.0				81.0	
N.Y. City HDC	893.8								893.8	
N.Y. State HFA	121.4								121.4	
N.Y. State MLEAC										
State of N.Y. MA	N/A		N/A		N/A		N/A		N/A	
North Carolina	101.3								101.3	
North Dakota	10.3								10.3	
Ohio	118.8		1.9						120.7	
Oklahoma	62.0								62.0	
Oregon										
Pennsylvania	45.1								45.1	
Puerto Rico HFC	439.0	---	---	---	---	---	---	---	439.0	---
Puerto Rico HBFA	N/A		N/A		N/A		N/A		N/A	
Rhode Island	15.6	.6							15.6	
South Carolina	136.5								136.5	
South Dakota	13.2								13.2	
Tennessee										
Texas	114.8								114.8	
Utah	39.3								39.3	
Vermont					0.4				0.4	
Virgin Islands	N/A		N/A		N/A		N/A		N/A	N/A
Virginia	119.8								119.8	
Washington	262.0								262.0	
West Virginia	25.7								25.7	
Wisconsin										
Wyoming										
Total	5,568.9	8.4	1.9	0.0	81.4	0.0	0.0	0.0	5,652.2	8.4

N/A = Not Applicable
--- = Info Not Available

1985 and Cumulative State Housing Finance Agency Activity – Rental Programs

TABLE 2 – HOUSING UNITS FINANCED BY TYPE OF CONSTRUCTION

State Agency	1985			Cumulative		
	New/Sub Rehab	Mod Rehab	Total Units	New/Sub Rehab	Mod Rehab	Total Units
Alabama	---	---	---	---	---	---
Alaska			N/A			N/A
Arizona			N/A			N/A
Arkansas	1,263		1,263	3,356		3,356
California	288	50	338	12,663	286	12,949
Colorado	2,170		2,170	11,124	857	11,981
Connecticut	2,653		2,653	14,429		14,429
Delaware				2,710		2,710[1]
Dist. Columbia	1,465	643	2,108	2,892	643	3,535
Florida	16,979		16,979	28,105		28,105
Georgia		333	333		333	333
Hawaii	478		478	478		478
Idaho				2,135		2.135
Illinois	2,817	936	3,753	27,598	936	28,534
Indiana	512		512	883		883
Iowa	2,806		2,806	5,993		5,993
Kansas			N/A			N/A
Kentucky	---		---	4,291		4,291
Louisiana	1,127		1,127	4,139		4,139
Maine	219		219	5,317	104	5,421
Maryland	1,185	591	1,776	15,889	1,745	17,634
Massachusetts	2,212	88	2,300	58,844	377	59,221
Michigan	1,256		1,256	34,596		34,596
Minnesota	725		725	17,535		17,535
Mississippi						
Missouri	339		339	18,254		18,254
Montana				668		668
Nebraska	1,617	929	2,546	2,339	1,986	4,325
Nevada	1,222		1,222	4,370		4,370
New Hampshire	892	120	1,012	3,136	320	3,456
New Jersey	2,993	1,024	4,017	35,221	1,527	36,748
New Mexico	3,166		3,166	4,256		4,256
N.Y. City HDC	2,261	2,909	5,170	53,723	2,909	56,632
N.Y. State HFA	1,200	650	1,850	73,625	1,225	74,850
N.Y. State MLEAC				31,875		31,875
State of N.Y. MA			N/A			N/A
North Carolina	2,829		2,829	7,985		7,985
North Dakota	451		451	949		949
Ohio	2,101	126	2,227	3,125	769	3,894
Oklahoma	1,199	60	1,259	6,224	60	6,284
Oregon	435		435	5,324	133	5,457
Pennsylvania	445	266	711	18,520	323	18,843
Puerto Rico HFC	---	---	---	---	---	---
Puerto Rico HBFA	N/A	N/A	N/A	N/A	N/A	N/A
Rhode Island	318	56	374	8,493	56	8,549
South Carolina	3,642		3,642	5,697		5,697
South Dakota	508		508	2,736	44	2,780
Tennessee				3,400		3,400
Texas	3,165		3,165	8,712		8,712
Utah	1,332		1,332	2,862		2,862
Vermont	32		32	1,967		1,967
Virgin Islands	N/A	N/A	N/A	N/A	N/A	N/A
Virginia	2,246	150	2,396	27,182	1,053	28,235
Washington	8,176		8,176	12,646		12,646
West Virginia	752		752	9,998		9,998
Wisconsin				14,618[1]		14,618[1]
Wyoming				147		147
Total	79,476	8,931	88,407	621,029	15,686	636,715

N/A = Not Applicable
--- = Info Not Available
[1]Includes only bond financed units

Cumulative State Housing Finance Agency Activity – Rental Programs

TABLE 3 – TOTAL NUMBER OF PROJECTS FINANCED BY PROGRAM

(New/Sub Rehab & Mod Rehab)

State Agency	Federally-assisted			State-assisted	Unassisted		Total
	Section 8	Section 236	Other		80/20's	Other	
Alabama							---
Alaska	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	19		11		16		46
California	191				30		221
Colorado	114				12		126
Connecticut	95	15				35	145
Delaware	28		7	52			87
Dist. Columbia	14			2			16
Florida	12		64		98		174
Georgia					1		1
Hawaii				1	1		2
Idaho	59				1		60
Illinois	116	39	48		11		214
Indiana	5				2		7
Iowa	62				50		112
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	47	22					69
Louisiana	8		1		15	8	32
Maine	162	1	1		21	1	186
Maryland	63	7			40		110
Massachusetts	164	88	5	79		149	485
Michigan	150	87			17		254
Minnesota	230	9		56	16		311
Mississippi							
Missouri	173	14			20	12	219
Montana	13						13
Nebraska	6				39		45
Nevada	7				19		26
New Hampshire	82			2	5		89
New Jersey	97	62	5		4	9	177
New Mexico	6				18	24	48
N.Y. City HDC	95	31	7	52	9	8	202
N.Y. State HFA	60	44		61	15		180
N.Y. State MLEAC	2	---		---			2
State of N.Y. MA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N. Carolina	52			3	43		98
North Dakota					---		---
Ohio	3				25		28
Oklahoma	14		3		19	3	39
Oregon	111					18	129
Pennsylvania	164	2	2		5	16	189
Puerto Rico HFC	---	---	---	---	---	---	---
Puerto Rico HBFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rhode Island	85	5					90
South Carolina	18				22		40
South Dakota	77				20		97
Tennessee					46		46
Texas					35		35
Utah	30		21				51
Vermont	89		1				90
Virgin Islands	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Virginia	162	33	26	21	36	18	296
Washington					137		137
West Virginia	107	10	67			12	196
Wisconsin	163	19	7	4			193
Wyoming	4						4
Total	3,159	488	276	333	848	313	5,417

N/A = Not Applicable
--- = Info Not Available

Cumulative State Housing Finance Agency Activity – Rental Programs

TABLE 4 – TOTAL NUMBER OF UNITS FINANCED BY PROGRAM

(New/Sub Rehab & Mod Rehab)

State Agency	Federally-assisted			State-assisted	Unassisted		Total
	Section 8	Section 236	Other		80/20's	Other	
Alabama					---	---	---
Alaska	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas	1,232		861		1,263		3,356
California	11,248				1,701		12,949
Colorado	7,178				4,803		11,981
Connecticut	8,168	1,673				4,588	14,429
Delaware	2,610		337	2,176			5,123
Dist. Columbia	1,710			122	1,703		3,535
Florida	894		1,882		25,329		28,105
Georgia					333		333
Hawaii				72	406		478
Idaho	2,020				115		2,135
Illinois	19,874	6,389	151		2,120		28,534
Indiana	371				512		883
Iowa	1,806				4,187		5,993
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky	1,882	2,409					4,291
Louisiana	386		30		3,062	661	4,139
Maine	4,603	30	20		760	8	5,421
Maryland	5,377	1,184	4,291		6,782		17,634
Massachusetts	16,600	14,511	257	9,245		18,608	59,221
Michigan	20,028	12,307			2,261		34,596
Minnesota	13,606	567		581	1,123	1,658	17,535
Mississsippi							
Missouri	11,321	2,098			2,593	2,242	18,254
Montana	668						668
Nebraska	247				4,078		4,325
Nevada	446				3,924		4,370
New Hampshire	2,084			54	1,318		3,456
New Jersey	16,770	11,676	3,050		1,941	3,311	36,748
New Mexico	296				3,960		4,256
N.Y. City HDC	10,207	12,169	7,079	16,006	3,135	8,036	56,632
N.Y. State HFA	7,320	15,330		48,480	3,720		74,850
N.Y. State MLEAC	364	29,177		2,334			31,875
State of N.Y. MA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
North Carolina	2,277			104	5,604		7,985
North Dakota					949		949
Ohio	228				3,666		3,894
Oklahoma	1,115		246		4,196	727	6,284
Oregon	4,219					1,238	5,457
Pennsylvania	15,525	260	339		363	2,356	18,843
Puerto Rico HFC	---	---	---	---	---	---	---
Puerto Rico HBFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rhode Island	8,019	530					8,549
South Carolina	1,162				4,535		5,697
South Dakota	2,272				508		2,780
Tennessee	3,400				3,400		3,400**
Texas					8,712		8,712
Utah	1,068		1,794		2,862		2,862**
Vermont	1,943		24				1,967
Virgin Islands	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Virginia	14,504	4,242	1,304	223	4,173	4,154	28,235**
Washington					12,646		12,646
West Virginia	5,228	1,650	1,987			1,303	9,998**
Wisconsin	12,946	1,425	296	163			14,830**
Wyoming	147						147
Total	243,369	117,627	23,948	79,560	132,743	48,890	639,705**

N/A = Not Applicable
--- = Info Not Available
**Use of multiple programs in some projects

1985 State Housing Finance Agency Activity – Rental Programs

TABLE 5 – AGENCY ADMINISTRATION OF FEDERAL AND STATE RENTAL PROGRAMS

State Agency	Number of Units Administered by Agency						Percent Total Section 8 Units w/Administrative Fees
	Section 8				Other		
	New/Sub Rehab	Mod Rehab	Existing	Vouchers	Rental Rehab	Other Fed/State	
Alabama	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Alaska	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arizona	1,232						100.0
Arkansas	9,148						40.0
California	4,788	847					57.5
Colorado	7,056						6.3
Connecticut	2,700		331	66		237	25.0
Delaware	1,067	212					75.1
Dist. Columbia	894						85.9
Florida		474	5,853	59	370	1,911	100.0
Georgia							
Hawaii	2,142	120	1,379	55		47	45.5
Idaho	15,480	257					13.0
Illinois	275						100.0
Indiana							
Iowa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kansas	12,885	497	994	33			97.1
Kentucky	368					30	73.0
Louisiana	4,499	363	1,412	190	771		100.0
Maine	5,902	719	3,040	27	43		76.2
Maryland	16,580	377	413			11,393	62.0
Massachusetts	19,477	432	7,700	786	84	450	32.6
Michigan	13,464					2,337	6.1
Minnesota							
Mississippi	503						100.0
Missouri							
Montana							
Nebraska							
Nevada	2,244	148	760	201	59		100.0
New Hampshire	17,265	271	1,200				23.5
New Jersey	296						100.0
New Mexico	9,822	385					---
N.Y. City HDC	4,330		3,340			825	N/A
N.Y. State HFA	364						
N.Y. State MLEAC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State of N.Y. MA	3,420				169		78.0
North Carolina	1,727	382	2,314		33		100.0
North Dakota	9,000						100.0
Ohio	1,191	745	4,512	189	130		87.8
Oklahoma	4,086	133				1,238	55.2
Oregon	15,202	323				599	44.1
Pennsylvania	---	---	---	---	---	---	---
Puerto Rico HFC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Puerto Rico HBFA	9,553						13.0
Rhode Island	1,162	218	1,450	38	119		100.0
South Carolina	2,272	573	1,741	95	83		82.0
South Dakota	3,016	52	2,258	304	9		80.0
Tennessee							
Texas							
Utah	1,935						41.0
Vermont							
Virgin Islands	12,000	1,534	5,297		87	1,155	40.1
Virginia							
Washington	5,228						55.8
West Virginia	11,818	117			133		1.0
Wisconsin							
Wyoming							
Total	234,391	9,179	43,994	2,043	2,090	20,222	60.44

N/A = Not Applicable
--- = Info Not Available

1984 and 1985 State Housing Finance Agency Activity – Rental Programs

TABLE 6 – NUMBER OF PROJECT MORTGAGES INSURED BY FHA OR PMIs

State Agency	1984				1985			
	Total Projects Financed	FHA	PMI	Total Projects Insured	Total Projects Financed	FHA	PMI	Total Projects Insured
Alabama	---	---	---	---	---	---	---	---
Alaska	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arizona	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arkansas				0	16	16		16
California				0				0
Colorado	12	12		12	9		9	9
Connecticut				0				0
Delaware				0				0
Dist. of Columbia	2	1		1	6	3		3
Florida	13			0	61	2		2
Georgia				0	1	1		1
Hawaii				0				0
Idaho				0				0
Illinois	1			0	25	20		20
Indiana				0	2	2		2
Iowa	13			0	50			0
Kansas	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Kentucky				0				0
Louisiana	4	4		4	7	4		4
Maine	10		7	7	5		1	1
Maryland	11	2	1	3	12	5	1	6
Massachusetts	5		5	5	17	1	16	17
Michigan				0	3		3	3
Minnesota	6	3		3	7			0
Mississippi				0				0
Missouri	14	9		9	7	5		5
Montana				0				0
Nebraska	5		5	5	19		19	19
Nevada	3	1		1	8	1	5	6
New Hampshire	1		1	1	3		3	3
New Jersey	3	1		1	5	3	2	5
New Mexico								0
NY City HDC	2	1		1	18	5		5
NY State HFA	1	1		1	2	2		2
NY State MLEAC								0
State of N.Y. MA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
North Carolina	14	14		14	25	24	1	25
North Dakota								0
Ohio	8	7		7	19	12		12
Oklahoma	8		8	8	10	1	9	10
Oregon								0
Pennsylvania	8	1	4	5	10	4	1	5
Puerto Rico HFC	---	---	---	---	---	---	---	---
Puerto Rico HBFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rhode Island					3			0
South Carolina	3	3		3	1	1		1
South Dakota				0	1		1	1
Tennessee				0				0
Texas	3		3	3	11		11	11
Utah				0	19			0
Vermont				0				0
Virgin Islands	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Virginia	17	2		2	20			0
Washington				0	2	2		2
West Virginia	28			0	27			0
Wisconsin	2			0	4			0
Wyoming				0				0
Total	197	62	34	96	435	114	82	196

N/A = Not Applicable
--- = Info Not Available

1985 State Housing Finance Agency Activity – Rental Programs
TABLE 7 – FEDERAL PROGRAM ASSISTANCE USED

State Agency	CDBG	UDAG	HODAG	Rental Rehab Grants	Solar Energy & Energy Cons. Bank	Other
Alabama						
Alaska						
Arizona						
Arkansas						
California		X	X	X		
Colorado				X		
Connecticut						
Delaware				X		X
Dist. Columbia						
Florida						
Georgia						
Hawaii						
Idaho						
Illinois			X	X		
Indiana						
Iowa						
Kansas						
Kentucky				X		
Louisiana			X			
Maine	X			X	X	X
Maryland	X	X	X	X		
Massachusetts	X	X	X			
Michigan	X	X	X	X	X	
Minnesota				X		
Mississippi						
Missouri	X	X				
Montana						
Nebraska						
Nevada						
New Hampshire	X			X		
New Jersey		X				X
New Mexico						
N.Y. City HDC			X	X		X
N.Y. State HFA		X				X
N.Y. State MLEAC						X
State of N.Y. MA						
North Carolina						X
North Dakota						
Ohio	X	X	X			
Oklahoma	X		X			
Oregon						
Pennsylvania	X	X				
Puerto Rico HFC						
Puerto Rico HBFA						
Rhode Island						
South Carolina		X				
South Dakota						
Tennessee				X		
Texas						
Utah						
Vermont	X					
Virgin Islands						
Virginia	X				X	X
Washington	X					
West Virginia	X					X
Wisconsin			X	X		
Wyoming						

1985 State Housing Finance Agency Activity – Rental Programs

TABLE 8 – PROGRAM TARGETING

TABLE 9 – NON-PROFIT OWNERSHIP

State Agency	Percent of 80/20 Units Leased at Rent-up to Households with Incomes below 80% of Area Median: Percent below 80% of Median	Additional State Income Limits	Percent of Rental Projects Owned by Non-profit Entities
Alabama	---	Yes	
Alaska	N/A	N/A	N/A
Arizona	N/A	N/A	N/A
Arkansas	20	Yes	
California	25	Yes	12.0
Colorado	20	Yes	30.0
Connecticut	---	Yes	12.0
Delaware	N/A	N/A	60.0
Dist. Columbia	20	Yes	---
Florida	30	Yes	
Georgia	50	Yes	
Hawaii	30	No	
Idaho	N/A	No	15.0
Illinois	20	Yes	
Indiana	---	No	
Iowa	---	No	1.0
Kansas	N/A	N/A	N/A
Kentucky	N/A	Yes	---
Louisiana	30	Yes	
Maine	40	No	20.0
Maryland	71	Yes	9.0
Massachusetts	---	Yes	8.0
Michigan	20	Yes	1.0
Minnesota	50	Yes	5.0
Mississippi	N/A	No	N/A
Missouri	50	Yes	11.0
Montana	N/A	No	---
Nebraska	56	Yes	4.0
Nevada	43	Yes	7.0
New Hampshire	20	Yes	8.0
New Jersey	23	Yes	---
New Mexico	60	Yes	
N.Y. City HDC	20	No	---
N.Y. State HFA	50	No	30.0
N.Y. State MLEAC	N/A	N/A	2.0
State of N.Y. MA	N/A	N/A	N/A
North Carolina	57	Yes	
North Dakota	30	No	
Ohio	50	No	
Oklahoma	32	No	8.0
Oregon	---	No	15.0
Pennsylvania	40	Yes	1.0
Puerto Rico HFC	---	---	---
Puerto Rico HBFA	N/A	N/A	N/A
Rhode Island	N/A	Yes	10.0
South Carolina	32	Yes	13.0
South Dakota	20	No	7.0
Tennessee	20	No	57.0
Texas	38	Yes	
Utah	---	Yes	2.0
Vermont	N/A	N/A	4.0
Virgin Islands	N/A	N/A	N/A
Virginia	40	Yes	5.0
Washington	20	Yes	0.01
West Virginia	---	No	3.6
Wisconsin	N/A	No	10.0
Wyoming	N/A	No	
Average	35.29%		

N/A = Not Applicable
--- = Info Not Available

STATE HOUSING FINANCE AGENCIES – DIRECTORY

ALABAMA

Alabama Housing Finance Authority
State House
11 South Union Street
Montgomery, Alabama 36130
(205)261-7980

ALASKA

Alaska Housing Finance Corporation
235 East 8th Avenue
P.O. Box 101020
Anchorage, Alaska 99510
(907) 276-5599

ARIZONA

Arizona Department of Commerce
1700 West Washington Street
Phoenix, Arizona 85007
(602) 255-5371

ARKANSAS

Arkansas Development Finance Authority
16th & Main Streets, Madison Square Building
P.O. Box 8023
Little Rock, Arkansas 72203
(501) 1371-3545

CALIFORNIA

California Housing Finance Agency
7th Floor
1121 L Street
Sacramento, California 95814
(916) 322-3991

COLORADO

Colorado Housing Finance Authority
777 Pearl Street
Denver, Colorado 80203-3716
(303) 861-8962

CONNECTICUT

Connecticut Housing Finance Authority
40 Cold Spring Road
Rocky Hill, Connecticut 06067
(203) 721-9501

DELAWARE

Delaware State Housing Authority
18 The Green
P.O. Box 1401
Dover, Delaware 19903
(302) 736-4263

DISTRICT OF COLUMBIA

District of Columbia Housing Finance Agency
1401 New York Avenue, N.W., Suite 540
Washington, D.C. 20005
(202) 628-0311

FLORIDA

Florida Housing Finance Agency
2571 Executive Center Circle - East
Tallahassee, Florida 32399
(904) 488-4197

GEORGIA

Georgia Residential Finance Authority
Honeywell Center - Suite 270
1190 West Druid Hills Drive
Atlanta, Georgia 30329
(404) 894-3334

HAWAII

Hawaii Housing Authority
1002 North School Street
P.O. Box 17907
Honolulu, Hawaii 96817-0907
(808) 848-3230

IDAHO

Idaho Housing Agency
760 West Myrtle
Boise, Idaho 83702
(208) 336-0161

ILLINOIS

Illinois Housing Development Authority
401 N. Michigan Avenue, Suite 900
Chicago, Illinois 60611
(312) 836-5200

INDIANA

Indiana Housing Finance Authority
One N. Capitol Avenue
Suite 515
Indianapolis, Indiana 46204
(317) 232-7777

IOWA

Iowa Finance Authority
200 East Grand Avenue
Suite 222
Des Moines, Iowa 50309
(515) 281-4058

KANSAS

Kansas Housing Development Corporation
503 Kansas Avenue - 6th Floor
Topeka, Kansas 66603
(913) 357-1850

KENTUCKY

Kentucky Housing Corporation
1231 Louisville Road
Frankfort, Kentucky 40601
(502) 564-7630

LOUISIANA

Louisiana Housing Finance Agency
5615 Corporate - Suite 6A
Baton Rouge, Louisiana 70808
(504) 925-3675

MAINE

Maine State Housing Authority
295 Water Street
P.O. Box 2669
Augusta, Maine 04330
(207) 623-2981

MARYLAND

Maryland Community Development Administration
45 Calvert Street
Annapolis, Maryland 21401
(301) 974-3161

MASSACHUSETTS

Massachusetts Housing Finance Agency
50 Milk Street
Boston, Massachusetts 02109
(617) 451-3480

MICHIGAN

Michigan State Housing Development Authority
Plaza One Building, 4th Floor
401 South Washington
P.O. Box 30044
Lansing, Michigan 48909
(517) 373-8370

MINNESOTA

Minnesota Housing Finance Agency
400 Sibley Street - Suite 300
St. Paul, Minnesota 55101
(612) 296-7608

MISSISSIPPI

Mississippi Housing Finance Corporation
Dickson Building - Suite 204
510 George Street
Jackson, Mississippi 39201
(601) 961-4514

MISSOURI

Missouri Housing Development Commission
3770 Broadway
Kansas City, Missouri 64111
(816) 756-3790

MONTANA

Montana Board of Housing
2001 11th Avenue
Helena, Montana 59620
(406) 444-3040

NEBRASKA

Nebraska Investment Finance Authority
Gold's Galleria - Suite 304
1033 "O" Street
Lincoln, Nebraska 68508
(402) 477-4406

NEVADA

Nevada Housing Division
Department of Commerce
1050 E. William - Suite 435
Carson City, Nevada 89710
(702) 885-4258

NEW HAMPSHIRE

New Hampshire Housing Finance Authority
25 Constitution Drive
Bedford, New Hampshire 03102
(603) 472-8623

NEW JERSEY

New Jersey Housing and Mortgage Finance Agency
CN 18550
3625 Quakerbridge Road
Trenton, New Jersey 08650-2085
(609) 890-8900

NEW MEXICO

New Mexico Mortgage Finance Authority
344 Fourth Street, S.W.
Albuquerque, New Mexico 87102
(505) 843-6880

NEW YORK

New York City Housing Development Corporation
75 Maiden Lane - 8th Floor
New York, New York 10038
(212) 344-8080

New York State Division of Housing and Community Renewal
1 Fordham Plaza, 4th Floor
Bronx, New York 10458
(212) 519-5800

New York State Housing Finance Agency
3 Park Avenue
New York, New York 10016
(212) 686-9700

New York State Mortgage Loan Enforcement and Administration Corporation
11 West 42nd Street
New York, New York 10036
(212) 790-2400

State of New York Mortgage Agency
260 Madison Avenue - 9th Floor
New York, New York 10016
(212) 340-4200

NORTH CAROLINA

North Carolina Housing Finance Agency
3300 Drake Circle
Suite 200
P.O. Box 28066
Raleigh, North Carolina 27607
(919) 781-6115

NORTH DAKOTA

North Dakota Housing Finance Agency
1012 East Central Avenue
P.O. Box 1535
Bismarck, North Dakota 58502
(701) 224-3434

OHIO

Ohio Housing Finance Agency
65 East State Street
Suite 208
Columbus, Ohio 43215
(614) 466-7970

OKLAHOMA

Oklahoma Housing Finance Agency
1140 N.W. 63rd - Suite 200
Oklahoma City, Oklahoma 73116-6519
(405) 848-1144

OREGON

Oregon Housing Division
Department of Commerce
110 Labor & Industries Building
Salem, Oregon 97310-0161
(503) 378-4343

PENNSYLVANIA

Pennsylvania Housing Finance Agency
2101 North Front Street - Building #2
P.O. Box 8029
Harrisburg, Pennsylvania 17105-8029
(717) 780-3800

PUERTO RICO

Puerto Rico Housing Finance Corporation
Box 42001-Minillas Station
San Juan, Puerto Rico 00940

Puerto Rico Housing Bank and Finance Agency
P.O. Box 345
Hato Rey, Puerto Rico 00919
(809) 765-2537

RHODE ISLAND

Rhode Island Housing and Mortgage Finance Corporation
60 Eddy Street - 2nd Floor
Providence, Rhode Island 02903
(401) 751-5566

SOUTH CAROLINA

South Carolina State Housing Authority
1710 Gervais Street - Suite 300
Columbia, South Carolina 29201
(803) 734-8713

SOUTH DAKOTA

South Dakota Housing Development Authority
221 South Central
P.O. Box 1237
Pierre, South Dakota 57501-1237
(605) 773-3181

TENNESSEE

Tennessee Housing Development Agency
700 Landmark Center
401 Church Street
Nashville, Tennessee 37219-2202
(615) 741-2473

TEXAS

Texas Housing Agency
P.O. Box 13941 - Capitol Station
Austin, Texas 78711-3941
(512) 474-2974

UTAH

Utah Housing Finance Agency
177 East 100 South
Salt Lake City, Utah 84111
(801) 521-6950

VERMONT

Vermont Housing Finance Agency
One Burlington Square
P.O. Box 408
Burlington, Vermont 05402-0408
(802)864-5743

VIRGIN ISLANDS

Virgin Islands Housing Finance Authority
P.O. Box 7908
St. Thomas, Virgin Islands 00801
(809) 774-4481

VIRGINIA

Virginia Housing Development Authority
13 South 13th Street
Richmond, Virginia 23219
(804) 782-1986

WASHINGTON

Washington State Housing Finance Commission
Dexter-Horton Building - Suite 1090
710 2nd Avenue
Seattle, Washington 98104
(206) 464-7139

WEST VIRGINIA

West Virginia Housing Development Fund
814 Virginia Street - East
Charleston, West Virginia 25301
(304) 345-6475

WISCONSIN

Wisconsin Housing and Economic Development Authority
1 South Pinckney, Suite 500
P.O. Box 1728
Madison, Wisconsin 53701-1728
(608) 266-7354

WYOMING

Wyoming Community Development Authority
139 West 2nd Street-Suite 1-C
P.O. Box 634
Casper, Wyoming 82602
(307) 265-0603